Terms and Conditions of Purchase

IKYA Crystal — Spiral 7

Version dated 20 September 2026

Seller: IKYA AS Karenslyst allé 9B, 0278 Oslo, Norway Organisation number: NO 924 484 969 Telephone: +47 401 95 441 · Email: info@ikya.org · www.ikya.org

Buyer: the student accepting these terms at the point of purchase.

These terms form the agreement between you and IKYA AS for your participation in the education IKYA Crystal — Spiral 7. Please read them before completing your purchase. A copy of this document, in the version current at the date of your purchase, is sent to you by email with your confirmation.

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1. Key dates

Education begins — introductory teaching	**7 October 2026**
Signup deadline guaranteeing crystal delivery in time for the first crystal teaching	**11 October 2026**
First crystal teaching	**21 October 2026**
Education concludes — workshop for crystal number 11	**6 October 2027**

Signup remains open after 7 October 2026. Enrolling by **11 October 2026** is what guarantees that your first crystal reaches you in time for the first crystal teaching on 21 October 2026. Teachings that have already taken place are available to you online.

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2. What your purchase includes

Your enrollment in IKYA Crystal — Spiral 7 includes:

- Eleven (11) alive, personally aligned crystals and gemstones — one for each month of the education, delivered in three shipments as set out in section 4
- Twenty-three (23) teachings and workshops with IKYA, including the introductory teaching, each a minimum of 2.5 hours
- Eleven (11) online Ganapati-led study gatherings
- One IKYA Essences Crystal Cleanse spray and a custom bamboo storage box
- One year of complementary online access to the IKYA Library
- Online access to recordings of all the education's teachings and workshops for the duration of the education

Every teaching and workshop may be attended in person at IKYA Center, Skøyen west, Oslo, or live online via Zoom from anywhere.

The online study gatherings are led by an IKYA Ganapati and are open to all students. Whether you are also placed in a dedicated IKYA Ganapati study group depends on the number of Ganapati available in a given year. Where places are limited, they are prioritised for students who are new to the education and for students identified as needing additional support.

The live teachings are the education. The recordings are a study tool. Each part of this education is delivered at its teaching — that is the point of delivery. Recordings are included with your enrollment so that you can return to a teaching you attended, or take in one you could not attend live, and they are available to you for the duration of the education.

Where you enroll after the education has begun, the recordings of parts already delivered are opened to you so that you can join the group and study alongside it. Your commitment under section 3 is to the whole education, whenever you enroll.

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3. Terms of payment

Payment is by card (bank card or credit card). Prices are in Norwegian kroner (NOK). Educational services in Norway are exempt from VAT/MVA taxes.

How this education is delivered. IKYA Crystal — Spiral 7 is a complete education in itself, delivered in parts across the year: the introductory teaching, and then each personally aligned crystal in turn with its teachings and workshop. **No part of the education is available or applicable to you before its point of delivery.** Your crystal is not revealed

and is not worked with until the teaching that introduces it. A later part of the education cannot be received early, and the education cannot be taken faster than it is given.

The course fee. The course fee for IKYA Crystal — Spiral 7 is **NOK 58 080** for the year, paid **NOK 4 840 monthly across the twelve months of the education**. The first payment is charged at signup and the rest fall due evenly across the year of the education, from the start date you set for your purchase.

How payment relates to delivery. Each monthly payment falls due in advance of the parts of the education it pays for, so that payment runs ahead of delivery throughout the year. No part of the course fee is deferred, and no credit is extended to you at any point. Where you enroll after the education has begun, section 2 explains how the parts already delivered are made available to you.

Paying for the year in advance. You may instead pay the whole course fee in advance. Doing so earns a prepayment discount of **NOK 5 380**, making the amount payable **NOK 52 700**. The discount is for payment in advance; the education is the same either way.

Your commitment. By enrolling you commit to pay for the whole education, whether or not you choose to take part in every stage of it. This commitment is binding from signup and runs for the full term of the education. It ends when 1) the course fee is paid in full, and 2) the education concludes.

If you stop attending but continue to pay, nothing changes. Your remaining crystals, your access to teachings and recordings, and everything else set out in section 2 remain yours in full.

If a payment is not made, section 6 applies.

After the education concludes. Your commitment is discharged when the education concludes on 6 October 2027 and the course fee is paid in full. Your notes, your experience, your crystals, your bamboo box and your Crystal Cleanse spray remain yours. Continued online access to course materials beyond that date is a separate and optional subscription.

Shipping costs, where they apply, are additional and are invoiced separately as set out in section 4.

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4. Your crystals, and how they reach you

Your crystals, your bamboo box and your Crystal Cleanse spray are the study tools of this education. Each crystal is alive and personally aligned to you, for your own karmic journey, and is worked with in sequence as the teaching for it is given. They are provided to you as

part of your enrollment. They are not sold separately, they are not interchangeable between students, and they have no application outside this education.

You study one crystal each month. If you are able to attend teachings physically at IKYA Center, then you pick up your crystals one at a time at each teaching. If you are unable to attend teachings at the center, then your crystals are sent in three shipments, so that each crystal reaches you before the teaching that introduces it:

13 October 2026	Crystals 1 to 4, your custom bamboo storage box, and your IKYA Essences Crystal Cleanse spray
16 February 2027	Crystals 5 to 8
15 June 2027	Crystals 9 to 11

Enrolling by 11 October 2026 is what guarantees that the first shipment reaches you in time for the first crystal teaching on 21 October 2026. If you enroll later, your first shipment is sent as soon as possible after your purchase.

Shipping costs are additional to the prices above where applicable, and are invoiced separately at the time of shipment. Charges historically have been in the following ranges: Norway NOK 60–200; continental Europe NOK 500–800; USA NOK 500–800; other countries NOK 500–1000. Shipping of the bamboo box and spray or other items increases shipping costs.

Any customs duties, import taxes or handling fees charged in your country are your responsibility, and are payable by you in addition to the shipping cost.

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5. Your right of cancellation

Under Norwegian law, you have **14 days** from the date of your online signup to cancel your purchase and receive a full refund, without giving any reason. The full statutory wording, in Norwegian language, appears in section 15 below. After the 14-day period has passed, your purchase is non-refundable and non-cancellable, whether you pay monthly or for the year in advance.

Signing up for this education constitutes a binding legal and financial agreement to purchase the entire education of IKYA Crystal — Spiral 7.

Nothing in these terms limits or removes any right you have under mandatory Norwegian consumer law.

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6. Suspension for overdue payment

Where a payment is overdue we will write to you. If it remains unpaid **fourteen days** after we have written, IKYA AS may suspend your access to teachings, materials and online course content, and may hold any crystal shipment falling due during that period, until payment is brought current.

Suspension pauses what you receive. It does not reduce or end your commitment to pay the course fee in full. When payment is brought current, your access is restored and any held shipment is sent to you.

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7. Online access to course materials

Online access to course materials, both audio and video, is included in the price and runs for the duration of this year-long education. Access expires at the conclusion of the education on **6 October 2027**. After the education concludes, an option to pay for continued subscription access will be made available.

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8. Changes during the education, and if we cannot deliver

Practical arrangements may change. Across a year, dates, times, venues and groupings sometimes have to move. We may change the date or time of a teaching or workshop, the venue where it is held, whether it is held in person or online, the online platform used, and the composition of study groups. We will tell you by email. The current schedule is always on your course page at www.ikya.org, and that page is the authoritative record.

These terms themselves. We may change these terms during your education only where a change in law or regulation requires it. We will not change the price you have agreed, the payment schedule you have agreed, or what your purchase includes under section 2. Any change will be sent to you by email together with the date it takes effect. Where a change materially reduces what you have paid for, you may withdraw from the education and receive a refund proportionate to the part not yet delivered.

If a session cannot be delivered. Should IKYA AS be prevented from delivering a teaching or workshop as scheduled, we will reschedule it, deliver it online, or provide it as a

recording. Where a session cannot be delivered in any form, we will offer a proportionate credit or refund for that session. IKYA AS is not liable for delays or failures caused by events outside our reasonable control, including illness, travel disruption, public restrictions, or interruption to supply of crystals and materials.

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9. Copyright and use of materials

Owner of materials under copyright protection: IKYA AS, Oslo, Norway — info@ikya.org

User of IKYA's materials under copyright protection: you, as a party agreeing to these terms.

All methodology, techniques, principles, concepts, models, teachings, recordings (audio, video, photo) and other primary and secondary materials and products presented by IKYA are products based on IKYA's original materials, and are the sole property of IKYA and protected by copyright law, without exception or limitation.

These protections apply absolutely and immediately upon creation by IKYA, and apply regardless of whether the User agrees to them. Distribution of any of IKYA's materials, in any form or by any channel, is strictly prohibited without explicit consent from IKYA.

Personal audio or video recording of any of IKYA's materials is strictly prohibited. Any such recordings that may exist are the sole property of IKYA and are likewise protected by copyright law.

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10. Confidentiality

As a student of IKYA Crystal — Spiral 7, you are required to maintain confidentiality in relation to the work, information, materials, processes and shared information of the other students. You commit to treating as confidential information shared by other students, officially and unofficially, and what you observe of other students' processes. Each student has the right to share their own growth process publicly outside the context of this education. That right is reserved to them alone.

This obligation continues after your studies conclude and is not limited in time. Violation of this Confidentiality Agreement will lead to initiation of necessary action by IKYA AS.

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11. Contact between students

Studying in IKYA Crystal — Spiral 7 means studying alongside your fellow students, including within IKYA Ganapati study gatherings. Direct contact between students is part of how this education works, and accepting it is a condition of enrollment.

Mentorship in IKYA Crystal — Spiral 7 is provided by the IKYA Ganapati together with experienced fellow students, and the arrangements for your mentorship may change during the education.

By enrolling you accept that:

- Your **name, email address and telephone number** are shared with the IKYA Ganapati, with experienced students supporting mentorship, and with fellow students in the gatherings you take part in, so that you and they can contact one another.
- Contact may take place by telephone, SMS, email, messaging applications or other channels, and is **coordinated between the students themselves**.
- The purpose of this contact is to support study, reflection and growth. Fellow students' contact details may be used for that purpose only. They may not be passed on to anyone else, used for marketing, or used for any purpose unconnected with the education.
- Fellow students' contact details are confidential and fall under section 10 above.

We ask you to use ordinary courtesy regarding timing and frequency of contact, and to respect a fellow student's wishes if they ask to be contacted differently or less often.

If you have any concern about contact you are receiving, write to info@ikya.org and we will address it.

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12. Filming and photography during teachings

Teachings and workshops at IKYA Center are recorded and photographed, and this material may be used for course recordings, social media and marketing.

By attending in person, you agree to appearing in such material. If you would prefer not to, contact **info@ikya.org** at any time, and we will remove the relevant recordings from public use. You may also tell the facilitator at any teaching, and we will do our best to keep you out of frame. Withdrawing this permission has no effect on your participation in the education.

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13. Communications from IKYA

We will send you communications necessary to run your education — practical information, scheduling, address verification, and replies to your enquiries, and information about events and offerings directly supporting this education. These are part of delivering the education and are not marketing.

Marketing emails about promotions, new offerings and partnerships are sent only if you have separately given consent, which you may withdraw at any time using the unsubscribe link in any such email or by writing to info@ikya.org. We process your personal data in accordance with our privacy policy at www.ikya.org/privacy-policy.

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14. Complaints, disputes and governing law

If you are dissatisfied, please contact us first at **info@ikya.org**. We aim to respond to any complaint within 15 working days.

If a matter cannot be resolved between us, you may bring it to **Forbrukertilsynet** or **Forbrukerrådet** (www.forbrukerradet.no). Consumers resident in the EU may also use the European Commission's online dispute resolution platform.

This agreement is governed by Norwegian law. Nothing in this section limits your right, as a consumer, to bring proceedings in the courts of the country in which you are resident.

Language. These terms are provided in English. The Norwegian text in section 15 is the statutory wording concerning your right of cancellation. In the event of any conflict between the English and Norwegian texts regarding the right of cancellation, the Norwegian text prevails.

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15. Angrerett ifølge norsk lov

Du har rett til å gå fra denne avtalen innen 14 dager uten å oppgi noen grunn for dette. Angrefristen utløper 14 dager etter avtalens inngåelse.

For å kunne bruke angreretten må du underrette oss: IKYA AS, Karenslyst allé 9B, 0278 Oslo, info@ikya.org, +47 401 95 441, på en utvetydig måte om din beslutning om å gå fra avtalen (f.eks. i et brev sendt med e-post).

Du kan benytte det tilsendte angreskjemaet, men det er ikke obligatorisk. For å overholde angrefristen er det tilstrekkelig at du sender meldingen om at du vil bruke angreretten før angrefristen utløper.

Dersom du går fra denne avtalen, skal vi tilbakebetale alle betalinger vi har mottatt fra deg, herunder leveringskostnadene, uten unødig opphold og i alle tilfeller senest 14 dager etter den dag vi mottar melding om din beslutning om å gå fra denne avtalen.

Vi foretar tilbakebetalingen med samme betalingsmiddel som du benyttet ved den opprinnelige transaksjonen, med mindre du uttrykkelig har avtalt noe annet med oss.

I alle tilfeller vil du ikke bli pålagt noe gebyr som følge av tilbakebetalingen.

Vi kan holde tilbake tilbakebetalingen til vi har fått varene tilbake, eller til du har lagt fram dokumentasjon på at varene er sendt tilbake, eller til det av disse tidspunktene som inntreffer først.

Du må returnere varene eller levere dem til oss uten unødig opphold og i alle tilfeller senest 14 dager etter den dag du underrettet oss om at du ville gå fra avtalen. Fristen er overholdt dersom du sender tilbake varene før fristen på 14 dager er utløpt.

Du må bære de direkte kostnadene ved å returnere varene.

Dersom du har anmodet om at utførelsen av tjenestene skal påbegynnes før angrefristen utløper, skal du betale oss et beløp som står i forhold til det som er utført eller levert fram til du underrettet oss om at du ønsket å gå fra avtalen, sammenlignet med full oppfyllelse av avtalen.
