



Terms and Conditions

Sprint, Bootcamp and Accelerator Programmes

Last updated: 4 March 2026

These terms are written in plain English. If anything is unclear, please ask us before you book. We want you to feel confident about what you are signing up for.

In short: you are booking a place on one of our paid programmes. You can get a full refund if you leave within the refund window for your programme. After that window closes, no refunds are available. We do not give regulated financial, tax or legal advice.

1. Who we are

tenant2owner.co.uk is a UK education platform. We help tenants understand their options for homeownership. We are not financial advisers, mortgage brokers or estate agents. We do not provide regulated financial advice.

2. What these terms cover

These terms apply when you book a place on one of our three paid programmes:

	Sprint	Bootcamp	Accelerator
Price	£249	£597	£2,750
Delivery	Live online (Zoom)	Zoom + WhatsApp group	Zoom, in person + WhatsApp group
Refund window	Up until 12.30pm on Day 1	Up until 4.30pm on the first day of the programme	Up until 4.30pm on the fifth day after starting the programme
Refund amount	Full refund	Full refund	Full refund

By completing your booking, you confirm that you have read these terms, that you understand them, and that you agree to them.

3. What you get

Sprint (£249)

A focused live online session delivered via Zoom (or a similar video platform). You will receive access to the session, any materials shared during it, and a recording where available.

Bootcamp (£597)

A structured programme delivered via live Zoom sessions and an ongoing WhatsApp group (or similar messaging platform). You will receive access to all scheduled sessions, group support, and any materials provided during the programme.

Accelerator (£2,750)

Our most comprehensive programme, delivered through a combination of live Zoom sessions, in-person meetups, and an ongoing WhatsApp group (or similar messaging platform). You will receive access to all scheduled sessions, group support, in-person events, and any materials provided during the programme.

The specific content, schedule and number of sessions for each programme will be set out on the booking page or in the joining information sent to you after booking.

4. What we do not do

We provide education, guidance and support. We do not provide:

- Regulated financial advice
- Mortgage advice or mortgage broking
- Legal advice (Patricia is a non-practising solicitor)
- Tax advice for your individual circumstances (Patricia holds Chartered Tax Adviser status but this programme is educational, not advisory)
- Guarantees that you will be able to buy a home, secure a mortgage or achieve any specific financial outcome

Any information we share is for educational purposes only. You should always take independent professional advice before making financial decisions.

We empower you to get and implement the best advice that will result in you becoming a homeowner.

5. Booking and payment

All prices are in pounds sterling and include VAT where applicable. Payment is taken at the time of booking. Your place is confirmed once payment has been received in full.

We may offer payment plans for the Bootcamp and Accelerator. If so, the terms of the payment plan will be confirmed to you before you commit. All instalments must be paid in full to retain access to the programme.

6. Upgrading between programmes

If you complete the Sprint and want to move on to the Bootcamp, or complete the Bootcamp and want to join the Accelerator, you will be eligible for a discount as stated on our site at the time of your upgrade.

7. Refunds

We want you to be confident in your decision. That is why each programme comes with a try-it-and-see refund window:

Programme	Refund window	What you get back
Sprint	Up until 12.30pm on Day 1	Full refund
Bootcamp	Up until 4.30pm on the first day of the programme	Full refund
Accelerator	Up until 4.30pm on the fifth day after starting the programme	Full refund

How to request a refund

To request a refund within your window, email us at programmes@tenant2owner.co.uk with your name, the programme you booked, and a simple statement that you would like a refund. You do not need to give a reason.

We will process your refund within 14 days using the same payment method you used to book.

After the refund window

Once the refund window for your programme has closed, no refunds are available. This is because our programmes are delivered to small groups and your place cannot be resold once the programme is underway.

What happens if you have upgraded?

If you upgraded from a lower programme and request a refund within the refund window of the higher programme, we will refund the upgrade payment only. The original programme fee is not refundable because that refund window will already have closed.

8. Your consumer rights

Under the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013, you have a statutory right to cancel an online purchase within 14 days of booking (the “cooling-off period”).

However, if the programme starts within those 14 days and you have given your express consent to begin before the cooling-off period ends, you acknowledge that you will lose your statutory right to cancel once the programme has started. We will ask for this consent during the booking process.

Your refund rights set out in Section 7 above are in addition to (and in some respects more generous than) your statutory rights.

9. What we expect from you

Our programmes work best when everyone contributes positively. By joining, you agree to:

- Treat other participants, and us, with respect at all times
- Keep discussions within the group confidential (what is shared in the group stays in the group)
- Not share, copy or redistribute programme materials, recordings or content without our written permission
- Not use abusive, discriminatory or threatening language in any group setting, whether online or in person

If we reasonably believe that your behaviour is disruptive, offensive or harmful to the group, we reserve the right to remove you from the programme. In that situation, no refund will be given.

10. Confidentiality and privacy

We take your privacy seriously. Any personal information you share with us will be handled in accordance with our Privacy Policy, available on our website.

Group discussions (whether on Zoom, WhatsApp or in person) may involve participants sharing personal financial information. All participants are expected to keep these discussions confidential. We cannot be held responsible for what other participants choose to share outside the group, but we will take reasonable steps to enforce this expectation.

11. Intellectual property

All materials, tools, templates, recordings and content provided as part of the programme are owned by tenant2owner.co.uk. You are welcome to use them for your own personal homeownership journey, but you may not:

- Resell, redistribute or publish them
- Use them to create competing products or services
- Share them with anyone outside your programme group

12. Limitation of liability

We provide our programmes with reasonable care and skill. However:

- We do not guarantee any specific outcome, including that you will buy a home, secure a mortgage or improve your financial position
- We are not liable for any financial loss, missed opportunities or decisions you make based on what you learn in the programme
- Our total liability to you for any claim arising from the programme is limited to the amount you paid for it

Nothing in these terms excludes or limits our liability for death or personal injury caused by our negligence, fraud or fraudulent misrepresentation, or any other liability that cannot be excluded by law.

13. Changes to the programme

We may occasionally need to change the date, time, venue or delivery method of a session. If we do, we will give you as much notice as we reasonably can and, where possible, offer an alternative.

If a change makes the programme materially different from what you booked, and we cannot offer a suitable alternative, you will be entitled to a full refund.

14. Events outside our control

We are not responsible for delays or failures caused by events outside our reasonable control, including (but not limited to) illness, severe weather, internet outages, pandemics, strikes or government action. If such an event affects the programme, we will do our best to reschedule or offer a suitable alternative.

15. Complaints

We take all feedback seriously and want to get things right, and have a dedicated Complaints Procedure (please ask for it if you'd like a copy).

16. Governing law

These terms are governed by the laws of England and Wales. Any disputes will be subject to the exclusive jurisdiction of the courts of England and Wales.

17. Changes to these terms

We may update these terms from time to time. If we make a material change, we will let you know. The version that applies to you is the one that was in force when you booked your place.

Thank you for reading.

We genuinely want you to succeed. These terms exist to protect both you and us, so everyone knows where they stand. If you have any questions at all, just ask.

tenant2owner.co.uk

Empowering tenants to own their future.