



SHE STARTS INVESTING

Terms & Conditions

Last updated: 02/09/2026

1. Acceptance of these terms

By accessing or using shestartsinvesting.com (the "Site") or any content, guides, emails, or products from She Starts Investing, you agree to these Terms & Conditions. If you don't agree, please don't use the Site.

2. Who we are

She Starts Investing is operated by Andzelika Idzik, a sole trader based in Poland. You can reach us at andzelika@idzik.io.

3. Educational purpose only

All content on this Site and across She Starts Investing's channels is provided for educational purposes only and does not constitute financial, investment, tax, or legal advice. See our full Disclaimer for details. Nothing on this Site should be relied upon as a recommendation to buy, sell, or hold any specific security, fund, or financial product.

4. Using the Site

You agree to use the Site only for lawful purposes. You may not:

- Copy, reproduce, or redistribute our content (guides, images, copy) without permission
- Use the Site in any way that could damage, disable, or impair it
- Attempt to gain unauthorized access to any part of the Site or its underlying systems

5. Intellectual property

All content on this Site — including text, guides, graphics, logos, and the SSI brand assets — is owned by Andzelika Idzik / She Starts Investing, unless otherwise stated. You may not reproduce or use this content commercially without our prior written permission. You're welcome to share links to our content or quote brief excerpts with attribution.

6. Free guides and lead magnets

Free resources (such as our ebooks) are provided for your personal, non-commercial use. By requesting a free guide, you consent to receiving the email communications described in our Privacy Policy, which you can unsubscribe from at any time.

7. Paid products

One thing worth flagging now, before you launch anything paid: because you're an EU-based seller and your audience includes EU consumers, EU consumer law generally gives buyers a 14-day right to withdraw from a digital purchase — unless you get their explicit consent at checkout to start delivery immediately and acknowledge they're waiving that right. Most digital product platforms (Substack, Stan Store, etc.) handle this with a checkbox at purchase, but it needs to be there, or a "no refunds, digital product" line alone won't hold up for EU customers specifically. Worth confirming how your eventual payment platform handles this before you rely on a blanket "all sales final" policy.

8. Third-party links and services

Our Site and content may link to third-party platforms (Instagram, Substack, ManyChat, payment processors, etc.). We aren't responsible for the content, policies, or practices of any third-party sites or services.

9. No warranties

The Site and its content are provided "as is," without warranties of any kind. We don't guarantee that the Site will be error-free, uninterrupted, or that any educational outcome (e.g. investment knowledge or results) will follow from using it.

10. Limitation of liability

To the fullest extent permitted by law, Andzelika Idzik / She Starts Investing is not liable for any indirect, incidental, or consequential damages arising from your use of the Site or reliance on its content — including any financial losses resulting from investment decisions you make. Nothing in these Terms limits liability that cannot legally be excluded under applicable law.

11. Indemnification

You agree to indemnify and hold harmless Andzelika Idzik / She Starts Investing from any claims, damages, or expenses arising from your misuse of the Site or violation of these Terms.

12. Governing law

These Terms are governed by the laws of Poland, without regard to conflict-of-law principles. If you're a consumer based in the EU/EEA or another jurisdiction with mandatory local consumer protections, those protections still apply to you regardless of this clause.

13. Changes to these terms

We may update these Terms from time to time. The "Last updated" date at the top reflects the most recent version. Continued use of the Site after changes means you accept the updated Terms.

14. Contact us

Questions about these Terms? Email us at andzelika@idzik.io.