

COREOD INSIGHT

Terms and conditions of sale and use

Version of 18 September 2026

Article 1. Purpose and seller

These terms and conditions (the "Terms") govern orders placed on insight.coreod.ch for Coreod Insight psychometric assessments and the individual reports resulting from them (the "Service"), as well as the use of the website.

The Service is sold by COREOD LTD, a private company limited by shares registered in England and Wales under company number 16185144, 128 City Road, London EC1V 2NX, United Kingdom ("Coreod"). Contact: contact@coreod.ch, [+41 79 426 34 47](tel:+41794263447).

The Terms apply to any order placed by an individual acting for personal purposes (a "Consumer") or by an individual or legal entity acting for the purposes of their trade, business or profession (a "Business"), together the "Customer". The Customer states which applies when ordering.

Article 2. The Service

Coreod Insight combines internationally recognised psychometric tests within a proprietary Coreod matrix architecture, with integrated interpretation by our AI, Prometheus.

The matrices available to order on the website are Pulse, Equilibrium, Lead and Executive. Each order covers one assessment and includes: a personal assessment link sent to the designated person (the "Respondent"), the online assessment, and delivery of an individual report to the Respondent. The audience, indicative duration, instruments and report content of each matrix are set out on its presentation page.

The report is written by the artificial intelligence Prometheus using a method defined by the Coreod scientific team, and may be reviewed by a qualified member of that team before delivery. **The Service is not a medical device. It does not provide any diagnosis and does not**

replace medical or psychological advice or therapeutic support. The report is a self-knowledge tool; it makes no decision about the Respondent.

Profiler, Continuum and Coreod Mirror 360° are not sold on the website. They are offered on request, under a separate proposal and contract.

Article 3. Ordering and formation of the contract

3.1. The Customer completes the order form: Consumer or Business, matrix, billing identity and details, Respondent (the Customer or another person), the Respondent's email address, and assessment language. The price of the selected matrix is displayed before the order is submitted. The Customer can check and correct the order before submitting it.

3.2. The Customer accepts the Terms and submits the order by clicking the "Order with obligation to pay" button.

3.3. Within 48 hours, Coreod sends the Customer an order confirmation by email, setting out the order details, the price, the invoice, the bank transfer details and these Terms as a PDF.

The contract is formed when this confirmation is sent. Coreod may decline an order on legitimate grounds (clearly incorrect information, matrix unsuited to the stated use); the Customer is informed, owes nothing, and no invoice is issued.

3.4. Where the Customer orders for another person, the Customer warrants that they hold that person's email address lawfully, have informed that person of the order, and that participation is voluntary. Before starting, the Respondent receives information on the processing of their data and gives their own consent; they may decline to take part without giving a reason.

3.5. The Service is reserved for Respondents aged 18 or over.

Article 4. Price and payment

4.1. The price is the price displayed on the language version of the website on which the order is placed, in the currency of that version: euros on the French version, US dollars on the English version, Saudi riyals on the Arabic version, Japanese yen on the Japanese version. It is fixed at the time of the order, then invoiced and payable in that currency. Consumers pay the displayed price, with no tax added. For Businesses, the displayed price is exclusive of taxes; any tax due applies under the applicable tax rules and is shown on the invoice.

4.2. The price is payable in a single payment by bank transfer on receipt of the invoice, in the invoice currency or by the other method stated on the invoice, quoting the order reference in the transfer description. Charges applied by the Customer's bank and by intermediary banks are borne by the Customer. If these charges reduce the amount received by more than 5%, Coreod will request the balance before sending the assessment link.

4.3. **The assessment link is sent once the transfer has been received, never before.** If the transfer is not received within 30 days of the order confirmation, the order is cancelled at no cost to the Customer.

Article 5. Performance

5.1. The personal assessment link is sent to the Respondent once the transfer has been received. It is valid for 30 days. If the assessment has not been completed within that period, a new link valid for 30 days is sent on simple request, within twelve months of the order.

5.2. The report is delivered to the Respondent, through a personal link, no later than 48 hours after the assessment is completed.

5.3. The link is personal and must not be shared. Coreod is not responsible for an assessment completed by anyone other than the designated Respondent.

Article 6. Who receives the report

The report is delivered to the Respondent only. Where the Customer is not the Respondent, the Customer receives confirmation that the report has been delivered, without its content. The Respondent remains free to share their own report.

Article 7. Right of withdrawal (Consumers)

7.1. Consumers may withdraw from the contract, without giving a reason, within fourteen days of its formation, by sending the form at the end of these Terms, or any other clear statement, to contact@coreod.ch.

7.2. When submitting the order, the Consumer expressly requested that the assessment link be sent as soon as their transfer is received, and acknowledged that they would lose their right of withdrawal once the report has been delivered. This request and acknowledgement are confirmed in the order confirmation. Accordingly, and in line with applicable consumer law (including Article 16(a) and (m) of Directive 2011/83/EU, Article L221-28 1° and 13° of the French Consumer Code, and regulations 36 and 37 of the UK Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013), **the right of withdrawal can no longer be exercised once the report has been delivered.**

7.3. Until the report has been delivered, a Consumer who withdraws within the period is refunded all sums paid, in the currency of payment, by bank transfer, no later than fourteen days after receipt of the request. The assessment link is then deactivated. If nothing has yet been paid, the order is simply cancelled.

7.4. Businesses have no right of withdrawal, except where mandatory law grants one to a small business, in which case this article applies to them.

Article 8. Conformity and liability

8.1. Consumers benefit from the statutory conformity rights that apply to digital content and digital services. In the event of a defect (link not working, report not delivered or incomplete), the Consumer informs Coreod at contact@coreod.ch; Coreod brings the Service into conformity or, failing that, provides a refund.

8.2. Coreod is committed to the technical availability of the Service, the confidentiality of data and the rigorous application of its method. The report reflects the answers given at the time of the assessment. Coreod is not responsible for decisions made by the Customer or the Respondent on the basis of the report.

8.3. As regards Businesses, Coreod's total liability for any cause is limited to the price paid for the order concerned, except in the case of gross negligence or wilful misconduct.

Article 9. Obligations of a Business ordering for an employee or collaborator

A Business ordering an assessment for an employee or collaborator warrants that it has informed that person in advance of the method and its purpose, has consulted any employee representative body where the law so requires, and that participation is voluntary and refusal has no consequence. It undertakes not to use the assessment, or the fact that it took place, to evaluate performance, decide on promotion, pay, disciplinary action or dismissal, or for recruitment. It does not receive the report (Article 6).

Article 10. Use of the website

Access to the website is free. Users undertake not to disrupt its operation, not to attempt to access data that do not concern them, and not to extract its content by automated means. Coreod may suspend access in the event of a breach.

Article 11. Intellectual property

The report is provided for the Respondent's personal use. The questionnaires are published third-party instruments, used in accordance with the rights of their rights holders. The matrix architecture, its intersections, the integrated scoring and Prometheus are protected. No reproduction or commercial use of the report, the questionnaires or the website is permitted.

Article 12. Personal data

The Customer's and the Respondent's data are processed in accordance with the Coreod Insight [privacy policy](#). Acceptance of the Terms does not constitute the Respondent's consent to the processing of their data, which is obtained separately from the Respondent.

Article 13. Complaints

Complaints should be sent to contact@coreod.ch. Coreod acknowledges receipt within 48 hours and replies within 14 days.

Article 14. Record keeping

Coreod keeps the order and the version of the Terms accepted. Contracts with a Consumer for 120 euros or more, or the equivalent of that amount in the order currency at the European Central Bank reference rate on the day of the order, are kept for ten years, and the Consumer may access them on request.

Article 15. Governing law and disputes

These Terms are governed by the laws of England and Wales. Consumers keep the protection afforded to them by the mandatory provisions of the law of their country of habitual residence and may bring proceedings in the courts of their place of residence. For Businesses, the courts of England and Wales have exclusive jurisdiction.

Article 16. Language

These Terms are drawn up in the languages of the website. Each version prevails for orders placed on the version of the website in the same language. For an order placed on a version of the website in a language in which these Terms have not yet been drawn up, the English version prevails. This does not deprive a Consumer of the protection afforded by the mandatory provisions of the law of their country of habitual residence.

Withdrawal form

(complete and return this form only if you wish to withdraw from the contract)

To COREOD LTD, 128 City Road, London EC1V 2NX, United Kingdom, contact@coreod.ch:

I hereby give notice that I withdraw from my contract for the following service.

Matrix ordered:

Order reference:

Ordered on:

Name of Consumer:

Email address used for the order:

Date:

Signature (only if this form is sent on paper):

COREOD *Insight*

Human intelligence, made legible.

COREOD INSIGHT

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