

2. Terms of Use

Last updated: 19 November 2025

These Terms of Use (the “Terms”) govern your access and use of the website at <https://bridgeitconsulting.onepage.me/eduardo-francisco-raimundo-lobes> (the “Website”) and your access, download, and use of any document or file made available through the Website (the “Materials”).

By accessing the Website or downloading/using the Materials, you agree to be bound by these Terms. If you do not agree, please do not use the Website or the Materials.

1. Owner and contact information

The Website and Materials are provided by:

Owner: Eduardo Francisco Raimundo Lopes

Contact email: eduardolopes2017@gmail.com

References in these Terms to “I”, “me”, or “my” refer to the owner identified above.

2. Purpose of the Website and Materials (no professional advice)

The Website and the Materials are intended for **informational and educational purposes only** and may describe services, experience, and professional opinions.

Unless explicitly stated otherwise:

- Nothing on the Website or in the Materials constitutes **legal, tax, financial, investment, or other regulated professional advice**.
- You remain solely responsible for any decisions you make based on the Website or the Materials.
- Before making decisions that may have legal, financial, or business consequences, you should seek advice from a qualified professional who can consider your specific situation.

3. Eligibility and acceptable use

By using the Website, you confirm that you:

- Are at least 18 years old (or the age of majority in your jurisdiction); or
- Have the consent of a parent or legal guardian, where applicable.

You agree **not** to:

- Use the Website or Materials for any unlawful, fraudulent, or malicious purpose.
- Attempt to gain unauthorised access to the Website, its servers, or any related systems.
- Interfere with or disrupt the proper functioning of the Website.
- Copy, distribute, modify, or create derivative works from the Materials in a way that infringes intellectual property or other rights.

- Use the Website or Materials to send spam, unsolicited communications, or harmful content (such as malware or viruses).

4. Intellectual property rights

Unless otherwise indicated:

- All content on the Website and within the Materials – including text, images, design, logos, and layout – is owned by or licensed to **Eduardo Francisco Raimundo Lopes** and is protected by copyright and other intellectual property laws.
- You are granted a **limited, non-exclusive, non-transferable, revocable license** to access and use the Website and to download and use the Materials strictly for your **personal, internal, and non-commercial** purposes.

You **must not**, without prior written permission:

- Reproduce, distribute, publicly display, or exploit the Materials or the Website content for commercial purposes.
- Remove any copyright, trademark, or proprietary notices from the Materials or the Website.
- Share or resell the Materials as a product or part of a product to third parties.

If you wish to use the Materials beyond this limited license (for example, in training, courses, consulting projects, or for commercial redistribution), please contact me to seek explicit written permission or agree specific terms.

5. Downloadable Materials

Where the Website allows you to download Materials (such as PDFs, presentations, or resources):

- The Materials are provided “as is” for informational purposes.
- You are responsible for ensuring that downloaded files are compatible with your devices and software.
- You should scan any downloaded file with appropriate antivirus tools; I am not responsible for any damage caused by third-party hosting, transmission errors, or malware beyond my reasonable control.

6. Changes to the Website and Materials

I may, at any time and without prior notice:

- Update, modify, or discontinue any part of the Website or the Materials.
- Change information about services, pricing, or availability.
- Restrict access to parts or all of the Website for maintenance or other reasons.

I am not obligated to maintain any specific content on the Website or to keep all versions of the Materials available.

7. Disclaimer of warranties

To the fullest extent permitted by law, the Website and Materials are provided **“as is” and “as available”** without any warranties of any kind, express or implied, including but not limited to:

- Accuracy, completeness, or reliability of content.
- Fitness for a particular purpose or non-infringement.
- Availability, security, or error-free operation of the Website.

I do not warrant that:

- The Website or Materials will always be available or uninterrupted.
- Any defects will be corrected.
- The Website or Materials are free of viruses or other harmful components (although reasonable steps are taken to reduce such risks).

8. Limitation of liability

To the extent permitted by applicable law:

- I shall not be liable for any indirect, incidental, special, consequential, or punitive damages, or for any loss of profits, revenues, data, or opportunities, arising out of or related to your use of (or inability to use) the Website or the Materials.
- My total aggregate liability in connection with the Website and Materials shall be limited to the greater of (a) any amount you have actually paid directly to me for the specific service or Material giving rise to the claim, or (b) €100.

Nothing in these Terms excludes or limits any liability that cannot be excluded or limited under applicable law (for example, for fraud or fraudulent misrepresentation).

9. Third-party links and services

The Website or Materials may contain links to third-party websites or services.

- I do not control and am not responsible for the content, privacy practices, or terms of those third-party sites or services.
- Accessing such links is at your own risk, and you should review the applicable terms and policies of those third parties.

10. Changes to these Terms

I may update these Terms from time to time. The updated version will be indicated by a revised “Last updated” date at the top of this page.

- If you continue to use the Website or the Materials after the Terms have been updated, you will be deemed to have accepted the revised Terms.

11. Governing law and jurisdiction

These Terms and any disputes arising out of or relating to them, the Website, or the Materials shall be governed by and construed in accordance with the laws of:

Portugal, without regard to its conflict-of-law rules.

You and I agree that the courts of Lisbon, Portugal shall have exclusive jurisdiction over any dispute arising from or relating to these Terms, subject to any mandatory rights you may have under applicable consumer protection laws.

12. Contact

If you have any questions about these Terms or about the Website and Materials, please contact:

Email: eduardolopes2017@gmail.com