

# Terms & Conditions

## 1. Payment Terms

A down payment of 50% is required to book a photo shoot. The remaining amount is due on the day of the photo shoot. The booking is only confirmed once the deposit has been received.

## 2. Usage Rights

The client receives a non-exclusive usage right for private and/or business purposes as agreed. Any commercial use, resale, or transfer to third parties requires written permission from the photographer.

## 3. Copyright

The copyright for all images remains with the photographer. Images may not be altered, edited, or resold without prior consent.

## 4. Cancellation Policy

Before the shoot: 50% of the total amount. Less than 48 hours before the shoot: 100% of the total amount

## 5. Force Majeure

If the photo session cannot take place due to unforeseen circumstances (e.g., illness (doctor's certificate), accident, extreme weather conditions), a replacement date will be arranged. Otherwise the Cancellation policy 4 does apply.

## 6. Liability

The photographer is not liable for any damage or loss occurring during the photo session, except in cases of gross negligence or intent.

## 7. VAT Exemption

I am a self-employed entrepreneur in Switzerland and is currently not subject to VAT (Mehrwertsteuer). According to Article 10 of the Swiss VAT Act (MWSTG), businesses with an annual turnover below CHF 100'000 from taxable supplies in Switzerland are exempt from VAT registration.

## 8. Data Protection

All personal data of the client will be treated confidentially and will not be shared with third parties. Images may only be used for promotional purposes with the client's consent.

## 9. Additional Services & Travel

- Additional edited photos: CHF 15.- per photo
- Express processing (2-3 days): CHF 50.-
- Travel within Zurich - Zug - Lucerne is included. Other locations are possible for an additional charge.
- Any studio rental is not included in the price and must be covered by the client.

*Liliana Zhufii*