

Terms and Conditions

Last updated: 2 June 2026

These terms govern your use of this website, the purchase of courses through the website, and any related communication with Dr Joseph Bonello. By using the website you accept these terms.

1. About this website

This website is owned and operated by Dr Joseph Bonello, sole trader, trading as "Dr Data". For the avoidance of doubt, "Dr Data" is a trade name and the contracting party in all transactions is Dr Joseph Bonello in his personal capacity.

VAT number: MT24245629

Email: contact@josephbonello.com

References in these terms to "we", "us", and "our" mean Dr Joseph Bonello. References to "you" and "your" mean the person using this website.

2. Acceptance of these terms

By using this website you agree to these terms. You should read them before placing an order, registering an account, or contacting us. If you do not agree to these terms, do not use the website.

Where you purchase a course or other product through the website, additional terms specific to that course or product may apply and form part of the contract for that purchase.

3. Electronic communication

By using this website or communicating with us by email or web form you agree that we may communicate with you electronically. Electronic communications from us satisfy any legal requirement that communication be in writing, except where applicable law requires a different form.

4. Intellectual property

The website, including its design, code, text, images, video, and audio (other than user submitted content), is owned by Dr Joseph Bonello or used under licence. You may:

- a. view and read the website as a normal user, including saving pages to your browser cache;
- b. quote short extracts (typically not more than 250 words) with attribution and a link back to the source page, for the purposes of news reporting, education, research, criticism, or review;
- c. forward our newsletter in unmodified form to others;
- d. share links to our content on social media and other platforms.

You may not, without our prior written permission:

- a. reproduce substantial portions of the website or republish them elsewhere;
- b. use the website's content for commercial purposes including training machine learning models, building competing services, or creating derivative works for resale;
- c. remove copyright notices or attribution from any content;

d. systematically scrape, harvest, or extract content from the website using automated tools, except where such use is permitted under applicable text and data mining exceptions.

5. Use of the website

You agree to use the website only for purposes that are lawful and that do not infringe the rights of, restrict, or inhibit the use of the website by any third party. You agree not to:

- a. distribute malware or other harmful software through the website;
- b. attempt to gain unauthorised access to the website, its server, or any database connected to it;
- c. impersonate any other person or misrepresent your affiliation with any person or organisation;
- d. use the website to send unsolicited commercial communications.

We may suspend or terminate your access to the website if you breach these terms, with reasonable notice where the circumstances permit.

6. Content you submit to us

If you send us ideas, feedback, suggestions, code samples, or other content through email, contact forms, or comments, you confirm that you have the right to share that content with us. You retain ownership of your content.

You grant us a worldwide, royalty free licence (not exclusive) to use the content you submit for the specific purpose for which you sent it to us. For example: to reply to your enquiry, to consider a feature request you made, to publish a testimonial you offered with your explicit consent, or to incorporate feedback you sent into our material.

We will not use your submitted content for purposes you did not intend. If you want to disclose to us an idea, invention, or other proprietary information that you wish to be kept in confidence, ask us to sign a non disclosure agreement first; we will not assert rights over content disclosed under such an agreement.

7. Third party websites

The website contains links to third party websites that we do not control. We are not responsible for the content, practices, or availability of third party sites linked from our pages. Following links to other sites is at your own discretion.

8. Newsletter

You may subscribe to our newsletter through the website. You can unsubscribe at any time using the link in each newsletter or by contacting us. We will not sell, rent, or otherwise transfer your email address to any third party for marketing purposes.

9. Courses and digital content

This section applies when you purchase a course through the website.

9.1 Contract formation

A contract is formed when we send you an order confirmation by email after your payment is processed. Until the order confirmation is sent, your order is an offer to purchase and we may decline it in our reasonable discretion (for example, if a cohort is full or if a payment fails fraud screening).

9.2 Right to withdraw (consumer right)

If you are a consumer in the European Union or the United Kingdom, you have the right to withdraw from the contract within fourteen days from the day of purchase, without giving any reason. You can exercise this right by emailing us with a clear statement of withdrawal at contact@josephbonello.com. Refunds for withdrawn purchases are processed within fourteen days of receipt of the withdrawal notice, using the same payment method as the original purchase.

9.3 Waiver of the right to withdraw for digital content

If you want to access course materials immediately, before the fourteen day withdrawal period has ended, you must expressly consent at checkout to begin the performance of the contract during the withdrawal period and acknowledge that, by doing so, you lose your right to withdraw once you have accessed the digital content. Without this express consent, course materials are not made available before the fourteen day period ends.

9.4 Cancellation by you (live cohorts)

For live cohorts, you may cancel and receive a full refund up to seven days before the first scheduled session. Cancellations after that point are at our discretion and consider your individual circumstances.

9.5 Cancellation by us

If we cancel a cohort or course for any reason before it begins, you receive a full refund. If we cancel after a cohort has begun, you receive a refund proportional to the unused portion of the course.

9.6 Code of conduct

Course participants are expected to treat one another and the instructor with respect, to refrain from harassment or discrimination, and to engage constructively with course material. We reserve the right to remove a participant from a course for serious or persistent breach of these expectations. Where a removal is made, we will consider in good faith whether a partial refund is appropriate.

9.7 Course materials

Course materials provided to you (slides, notebooks, datasets, exercises) may be used for your personal study and within your own organisation. You may not redistribute, republish, resell, or include them in materials you produce for sale to others.

10. Consultancy services

Consultancy services referenced on this website are provided under separate written engagement agreements signed by both parties. These Terms do not themselves constitute an offer to provide consultancy services. The "Get in touch" mechanism on the consultancy page is an invitation for you to make initial contact; whether we proceed to an engagement is determined by the subsequent conversation and any written proposal.

11. Privacy

Our handling of personal data is described in the Privacy Policy, which forms part of these Terms by reference. We process personal data in compliance with the EU General Data Protection Regulation (GDPR) and the Data Protection Act (Cap 586).

12. Warranties

We provide the website and the content on it on an "as is" basis. We do not warrant that the website will be available without interruption, error free, free of viruses, or that the information on it is complete, accurate, or up to date. We disclaim implied warranties to the maximum extent permitted by applicable law.

Where you purchase a course through the website, we warrant that the course will be substantially as described at the point of purchase and will be delivered with reasonable care and skill. Nothing in this clause limits or excludes:

- a. statutory rights that cannot be waived under the Consumer Affairs Act (Cap 378), the Consumer Rights Regulations (SL 378.17), and other applicable consumer protection law;
- b. liability for death or personal injury caused by our negligence;
- c. liability for fraud or fraudulent misrepresentation;
- d. any other liability that cannot be excluded by applicable law.

Nothing on this website constitutes legal, financial, medical, or other professional advice. If you need professional advice you should consult an appropriately qualified professional.

13. Liability

Subject to the rights preserved in clause 12 above, our total liability arising under or in connection with these Terms, the website, or any product purchased through the website is limited as follows:

- a. for purchases of courses or other products, to the price you paid for the relevant product;
- b. for use of the website where no purchase has been made, to one hundred Euros (€100).

We are not liable for:

- a. indirect, special, or consequential losses;
- b. loss of profits, business, opportunity, or anticipated savings;
- c. loss of data, except to the extent caused by our gross negligence;
- d. any loss that was not reasonably foreseeable at the time the contract was formed.

This clause is the strongest limitation we believe is enforceable under Maltese and EU consumer protection law. If any part of this clause is found unenforceable, the remainder continues to apply.

14. Service availability

We may modify, suspend, or discontinue any part of the website or any service offered through it. Where this affects a service you have paid for, you receive a pro rata refund of any prepaid fees for the discontinued service. We will give reasonable advance notice of any material change to or discontinuation of a paid service.

15. Accessibility

We aim to meet the Web Content Accessibility Guidelines (WCAG) 2.1 at Level AA for this website. If you encounter an accessibility barrier, please email us at contact@josephbonello.com with a description of the issue and we will work to resolve it. Issues that can be resolved without disproportionate effort will be addressed promptly.

16. Force majeure

Neither party is liable for failure to perform any obligation under these Terms (other than an obligation to pay money) where the failure is caused by circumstances beyond that party's reasonable control, including natural disasters, war, civil disturbance, government action, infrastructure failure, and pandemic. The affected party will take reasonable steps to mitigate the failure.

17. Indemnification

If a third party brings a claim against us arising specifically from your unlawful use of the website (for example, your distribution of malware through it or your unauthorised use of someone else's intellectual property via it), you agree to indemnify us against the reasonable legal costs of defending that claim. This obligation does not extend to:

- a. claims arising from our own acts or omissions;
- b. claims that arise from our breach of these Terms;
- c. claims unrelated to your specific breach.

We will notify you promptly of any claim for which we intend to seek indemnification, allow you to participate in the defence, and not settle the claim without your consent (such consent not to be unreasonably withheld).

18. Assignment

Neither party may assign or transfer its rights or obligations under these Terms without the prior written consent of the other party, which will not be unreasonably withheld. We may, however, transfer these Terms as part of a transfer of substantially all of our business or assets, on giving you reasonable notice.

19. Changes to these Terms

We may update these Terms from time to time. Where a change is material (for example, a change to the warranty, liability, or refund provisions), we will give registered users at least thirty days' notice by email before the change takes effect, and we will update the "last updated" date at the top of this document. Non material changes (typographical corrections, clarifications) take effect when posted.

Your continued use of the website after a change takes effect constitutes acceptance of the change, provided that the notice requirement above has been satisfied for material changes.

20. Governing law and jurisdiction

These Terms are governed by the laws of Malta. Disputes arising under these Terms are subject to the exclusive jurisdiction of the courts of Malta, except that:

- a. where you are a consumer resident in another European Union member state, you retain the right to bring proceedings in the courts of your habitual residence and to rely on the consumer protection rules of your habitual residence where these are more favourable to you;
- b. where you are a consumer resident in the United Kingdom, the equivalent rights under the Rome I and Rome II regulations (as retained in UK law) continue to apply.

21. Online dispute resolution

The European Commission provides an online dispute resolution platform at <https://ec.europa.eu/consumers/odr/> which is available to consumers in the European Union. We encourage you to contact us directly first at contact@josephbonello.com to attempt to resolve any dispute informally before using the platform.

22. Severance

If any provision of these Terms is found by a competent court to be unenforceable, the remaining provisions continue in full force. The unenforceable provision will be interpreted, to the extent permitted by law, to give effect as closely as possible to the intent of the original provision.

23. Entire agreement

These Terms, together with the Privacy Policy, the Cookie Policy, and any course or product specific terms you accept at checkout, constitute the entire agreement between you and us in relation to your use of the website and any purchases made through it. This clause does not exclude liability for any pre contractual statement made fraudulently.

24. Contact

You can contact us regarding these Terms at:

Email: contact@josephbonello.com