

## **TERMS AND CONDITIONS**

### **1. Introduction**

These Terms and Conditions (“Terms”) govern your use of the Stoynov Financial Ltd (“We”, “Us”) online tuition platform (“Service”). By creating an account or purchasing a subscription with Us, the User (“You”) agree to these Terms.

We may update or modify these Terms at any time. Any changes will be posted on the Service. It is your responsibility to review the Terms regularly. Continued use of the Service after changes have been posted constitutes acceptance of the updated Terms.

If You do not agree with these Terms, You must not use the Service.

### **2. Account Registration**

- The User must provide accurate information during registration.
- Your account is personal and You may not share it with others.
- You are responsible for keeping your login details secure.
- You are responsible for all activity on your account, including any purchases made by others using your credentials.

### **3. Subscription & Billing**

- Access to the Service is provided through a monthly subscription payment collected in advance.
- Subscription plans automatically renew each billing cycle unless cancelled before the next billing date.
- By purchasing a subscription, You authorize Us to charge the payment method provided until you cancel your subscription.

### **4. Cancellation**

- You may cancel your subscription at any time through your online account portal.
- Cancellations take effect at the end of the current billing period.
- To cancel your subscription, you must use the online portal. While we encourage cancellations via the portal, if you email us we may provide guidance on cancellation. To email us, please use the Contact Us page on our website.
- The option to cancel may be found under Settings – Manage my subscriptions.

## **5. Refunds and credits**

- Because the Service grants immediate access to digital educational content, all subscription fees are final and non-refundable, except where required by law.
- Refunds are not granted for:
  - unused time after renewal
  - failure to cancel in time before the next billing date
  - lack of usage after purchase

## **6. Access & Usage**

- Access begins immediately after purchase.
- Usage may be monitored for security and to verify account activity (e.g., IP logs, login timestamps).
- We may suspend access if suspicious or unauthorized activity is detected.

## **7. Termination by Us**

We may cancel your subscription immediately and may permanently ban you from the Service, without prior notice, if We reasonably believe that:

- You are sharing your account with others,
- our Terms have been breached,
- We believe that You are misusing the Service,
- fraudulent activity has occurred.

We are not required to provide a reason for cancellation in every case, except where required by law.

## **8. Changes to Plans, Pricing and Subscriptions**

We may change our subscription plans, features, or pricing at any time. If you hold a legacy subscription plan at a lower price, We may choose to continue or discontinue that subscription plan.

If We discontinue your plan, your subscription will be cancelled at the end of your current billing period and no further payments will be taken. You will retain access to the Service until that date. You may choose to re-subscribe at any of the available plans at the updated pricing.

## **9. Service Availability**

We aim to provide uninterrupted access. However:

- occasional downtime may occur due to maintenance or technical issues beyond our immediate control.

We are not liable for outages or downtime caused by factors outside our immediate control.

## **10. Intellectual Property**

All course content, videos, documents, and materials available on the Service are owned by Stoynov Financial Ltd and protected by copyright law.

You may not:

- record, download or copy any materials
- distribute or share materials outside your account
- resell or commercialize any content

All rights reserved.

## **11. Chargebacks & Disputes**

- You agree to contact Us directly to resolve any billing concerns before initiating a chargeback. To email us, please use the Contact Us page on our website. We reserve the right to provide evidence of account activity, including login timestamps and IP logs, to payment processors or banks in the event of a dispute.
- Initiating a chargeback for a valid subscription may result in permanent account termination.

## **12. Limitation of Liability**

To the fullest extent permitted by law, We are not liable for:

- loss of profits
- loss of data
- indirect or consequential damages

We do not guarantee exam results, and the Service is not currently an official prep provider approved by the CFA Institute. Nothing contained within the Service should be construed as financial, legal, tax, or professional advice.

### **13. Governing Law**

These Terms and Conditions are governed by and construed in accordance with the laws of England and Wales. Any dispute, controversy, or claim arising out of or in connection with these Terms, including any question regarding their existence, validity, or termination, shall be subject to the exclusive jurisdiction of the courts of London, England.