

Terms and Conditions

Company Information:

Company Name: The Investing Masterclass

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Disclosure Statement & Terms and Conditions for Coaching Services provided by The Investing Masterclass

By purchasing or accessing a coaching service, you ("the Client") acknowledge that you are entering into a legally binding agreement with The Investing Masterclass. Please read these terms carefully and in their entirety. If you do not agree with these terms, do not enroll in, purchase, or access the coaching service.

Definitions:

- **Coaching Service:** Refers to any and all information and services provided by The Investing Masterclass, including but not limited to coaching sessions, materials, videos, written content, and interactive materials.
- **Client:** The term "Client" refers to you, the individual or entity, who enrolls in, purchases, or gains access to the coaching service. By doing so, you agree to be bound by these Terms and Conditions.
- **Platform:** The website, application, and any associated services through which the coaching service is made available.
- **Content:** The materials included in the coaching service, such as videos, written content, and other materials.

Disclosure:

- **Purpose of the Coaching Service:** The coaching service is designed for educational and entertainment purposes only. It is not intended as a substitute for professional financial advice tailored to your individual circumstances.
- **Important Information:** Some content within the coaching service may amount to general financial product advice. General advice does not consider your personal objectives, financial situation, or needs. By enrolling in this service, you explicitly acknowledge this limitation and agree that you are responsible for considering the appropriateness of any general advice for your individual circumstances. You are also recommended to consult with qualified professionals for advice that considers your financial situation, needs, and objectives.
- **Non-Financial Advisor Disclaimer:** Christophe Nour and The Investing Masterclass are not licensed financial advisors. All information provided in the coaching service is for educational purposes only and should not be considered as investment advice. Clients should seek the advice of a licensed financial advisor before making any investment decisions.
- **Forward-Looking Statements:** This website may contain certain forward-looking statements. Forward-looking statements are not guarantees of future

performance and involve known and unknown risks, uncertainties, and other factors, many of which are beyond our control. You should not place reliance on forward-looking statements or rely on this information to make financial or lifestyle decisions.

- **Case Studies and Examples:** Case studies and any graphs or examples are for illustrative purposes only and are based on specific assumptions and calculations. Individual circumstances may vary, which will alter the outcome. The case study does not represent any forecast or guarantee of return.
- **Historical Returns:** Historical investment returns are not a reliable indicator of future returns or investment performance.

Risks and Warnings:

Investing involves various kinds of risks. Below is an elaboration of the types of risks you should consider:

- **Mismatch Risk:** The risk that the investment you choose may not align with your financial goals and needs.
- **Inflation Risk:** The risk that the real value of your investment may be eroded over time by inflation.
- **Interest Rate Risk:** Changes in interest rates can affect the market value of an investment.
- **Market Risk:** The risk that the overall market will decline, thereby affecting the value of individual investments.
- **Market Timing Risk:** The risk related to the timing of buying or selling assets.
- **Risk of Poor Diversification:** Investing heavily in a particular asset or a small group of assets can expose you to more risk compared to spreading your investments across different types of assets.
- **Currency Risk:** If you are investing in assets denominated in a foreign currency, you risk losing money due to fluctuations in currency exchange rates.
- **Liquidity Risk:** The risk that you may not be able to quickly sell an asset at a fair market price.
- **Credit Risk:** The risk that the institution you invest with may default on its obligations.
- **Legislative Risk:** The risk that a change in laws or regulations could affect an investment.
- **Gearing Risk:** The risk associated with borrowing to invest. Gearing can magnify gains but also increases the magnitude of losses and the cost of investment.
- **Circle of Confidence Risk:** If you have a small circle of confidence, meaning you only believe you have sufficient knowledge in a specific sector, your portfolio will not be well diversified.

Terms and Conditions:

- **Acceptance of Terms:** By enrolling in the coaching service, you agree to be bound by these Terms and Conditions, as well as any amendments made by us.

- **Eligibility Criteria:** The Client affirms that they are at least 18 years of age and possess the legal capacity to enter into this agreement.
- **Payment and Fees:** Payment for the coaching service is due upon enrollment. Access to the coaching service will not be granted until payment is received in full. Clients may choose to pay the full amount upfront or opt for monthly installments. Clients can access the program after they've partially paid for it.
- **Promotional Codes:** Gift, promotional, and affiliated codes are not exchangeable for cash and can only be used to purchase content on this website. Promotional codes may have a limited validity period or usage amount.
- **Affiliate Codes:** When you use an affiliate code to purchase a coaching service, the referrer is generally paid a percentage of the service cost.
- **Availability and Disruption:** The Investing Masterclass does not guarantee that the coaching services or any associated content will always be available or be uninterrupted. Access to the coaching services is permitted on a temporary basis and may be suspended, withdrawn, discontinued, or changed without notice due to various reasons.
- **Intellectual Property Rights:** The coaching services and all content, including but not limited to text, images, logos, videos, and software, are the exclusive property of The Investing Masterclass and are protected by copyright laws. No part of the service may be reproduced, distributed, or used in any manner without the express written permission of The Investing Masterclass.
- **Permitted Use:** The materials published on this website are strictly for personal use only. Content from the website must not be published, distributed, or copied in any medium without written permission.
- **Limitation of Liability:** To the fullest extent permitted by law, The Investing Masterclass will not be liable for any damages arising from or in connection with the use or inability to use the coaching service.
- **Accuracy & Reliability of Information:** Efforts have been made to verify the accuracy of the information contained within the coaching services, but The Investing Masterclass disclaims all liability for any error, inaccuracy, or omission from the information contained on this website.
- **Disclaimer on Acting on Information:** If you intend to act on any information found in the coaching service, it is strongly recommended that you confirm the accuracy of this information through secondary sources.
- **Links to Other Sites:** We are not responsible for the content of any site owned by a third party that may be linked to this website.
- **Data Protection and Privacy:** By enrolling in the coaching service, the Client consents to the collection, storage, and use of personal information in accordance with The Investing Masterclass's Privacy Policy.
- **Governing Law and Jurisdiction:** These Terms and Conditions are governed by the laws of France. Any dispute arising out of or relating to these terms shall be subject to the jurisdiction of the French courts.
- **Amendments to Terms:** The Investing Masterclass reserves the right to modify these Terms and Conditions at any time. Clients will be notified of such changes via email or a conspicuous posting on the platform. Continued use of the coaching service following any such changes will constitute acceptance of the revised Terms and Conditions.
- **Account Security:** You agree that you will not share your account credentials, nor permit others to use your account to access the coaching services. You

are solely responsible for maintaining the confidentiality of your account and for any activity that occurs under your account. Any unauthorized use of your account should be immediately reported to The Investing Masterclass.

- **Refunds:** The Investing Masterclass may consider refund requests within 14 days of purchase on a case-by-case basis. Refunds will not be granted for 'change of mind' after the service has been accessed. However, refunds may be considered for extenuating circumstances or valid reasons as determined by The Investing Masterclass.
- **Severance:** If any clause or sub-clause of this agreement is found to be invalid by a court of competent jurisdiction, it will continue to operate but be read down to the extent necessary to be valid. If it is found not to be possible to read down the clause or sub-clause, it will be severed from the agreement and the remainder of this agreement will continue to operate with full force and effect.
- **Non-French Clients:** The Investing Masterclass and Christophe Nour are not licensed or authorized to provide financial product advice or investment advice in jurisdictions other than France. The content of this coaching service may not align with financial regulatory requirements in other countries and should not be considered as financial or investment advice.

Indemnification

- **Indemnification:** The Client agrees to indemnify and hold harmless The Investing Masterclass, Christophe Nour, and any affiliates, employees, agents, or third-party service providers from any claims, damages, losses, liabilities, and expenses (including legal fees) arising out of or related to the Client's use of the coaching service, violation of these Terms and Conditions, or infringement of any rights of another.

Dispute Resolution

- **Dispute Resolution:** Any disputes arising out of or related to these Terms and Conditions or the coaching service will be resolved through binding arbitration in accordance with the rules of the French Arbitration Association. The arbitration will take place in [City], France. Each party will bear its own costs of arbitration, except as may be provided by the arbitration rules. Christophe Nour retains the final decision in the resolution of any disputes.

Limitation of Liability

- **Limitation of Liability:** To the fullest extent permitted by law, The Investing Masterclass and Christophe Nour will not be liable for any indirect, incidental, special, consequential, or punitive damages, or any loss of profits or revenues, whether incurred directly or indirectly, or any loss of data, use, goodwill, or other intangible losses, resulting from (a) the Client's access to or use of or inability to access or use the coaching service; (b) any conduct or content of any third party on the service; (c) any content obtained from the service; and (d) unauthorized access, use, or alteration of the Client's transmissions or content.

Waiver

- **Waiver:** The failure of The Investing Masterclass to enforce any right or provision of these Terms and Conditions will not constitute a waiver of such right or provision. If any provision of these Terms and Conditions is held to be invalid or unenforceable by a court of competent jurisdiction, the remaining provisions of these Terms and Conditions will remain in full force and effect.

Entire Agreement

- **Entire Agreement:** These Terms and Conditions, together with the Privacy Policy and any other legal notices published by The Investing Masterclass on the platform, constitute the entire agreement between the Client and The Investing Masterclass concerning the coaching service.

Force Majeure

- **Force Majeure:** The Investing Masterclass will not be liable for any failure or delay in performing its obligations under these Terms and Conditions due to any cause beyond its reasonable control, including but not limited to acts of God, war, riots, embargoes, acts of civil or military authorities, fire, floods, accidents, strikes, or shortages of transportation facilities, fuel, energy, labor, or materials.

Modification of Service

- **Modification of Service:** The Investing Masterclass reserves the right to modify, suspend, or discontinue, temporarily or permanently, the coaching service (or any part thereof) with or without notice. The Client agrees that The Investing Masterclass will not be liable to the Client or to any third party for any modification, suspension, or discontinuance of the service.

Contact Us

Thank you for choosing The Investing Masterclass. We are here to support you on your investment journey. If you have any questions or need assistance, please feel free to contact us at theinvestingmasterclass@gmail.com.

By submitting the contact form, you acknowledge that you have read, understood, and agree to be bound by these Terms and Conditions.