

Terms and Conditions

Company Information:

- **Company Name:** The Investing Masterclass
 - **SIREN Number:** 930551650
 - **Address:** 26 Traverse Pourriere, 13008 Marseille, France
 - **Email:** contact@christophenour.com
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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. If you do not agree, do not enroll in, purchase, or access the coaching service.

Definitions:

- **Coaching Service:** All information and services provided by The Investing Masterclass, including coaching sessions, materials, videos, written content, and interactive materials.
 - **Client:** The individual or entity enrolling in or accessing the coaching service, who agrees to be bound by these terms.
 - **Platform:** The website, application, or associated services for accessing the coaching service.
 - **Content:** All materials in the coaching service, including videos, written content, and other resources.
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Disclosure:

Purpose of the Coaching Service:

The coaching service is for educational and entertainment purposes only. It is not a substitute for professional financial advice tailored to your circumstances.

Important Information:

Some content may amount to general financial advice, which does not consider your personal objectives, financial situation, or needs. You are responsible for considering the appropriateness of this advice for your circumstances. It is recommended to consult qualified professionals.

Non-Financial Advisor Disclaimer:

Christophe Nour and The Investing Masterclass are not licensed financial advisors. Information provided is for educational purposes and should not be considered investment advice.

Forward-Looking Statements:

The website may contain forward-looking statements, which are not guarantees of future performance and carry risks.

Case Studies and Examples:

These are illustrative only and do not forecast or guarantee returns.

Historical Returns:

Past investment returns are not reliable indicators of future returns.

Risks and Warnings:

Investing involves risks, including but not limited to:

- **Mismatch Risk:** Investment may not align with your financial goals.
 - **Inflation Risk:** Real value may erode due to inflation.
 - **Interest Rate Risk:** Changes in interest rates can affect market value.
 - **Market Risk:** Declines in the market may impact investments.
 - **Market Timing Risk:** Risk associated with timing of asset sales or purchases.
 - **Poor Diversification:** Concentration in specific assets increases risk.
 - **Currency Risk:** Foreign currency investments may be affected by exchange rates.
 - **Liquidity Risk:** Difficulty in selling an asset at a fair price.
 - **Credit Risk:** Risk of default by the institution in which you invest.
 - **Legislative Risk:** Changes in laws or regulations could impact investments.
 - **Gearing Risk:** Borrowing magnifies gains and losses.
 - **Circle of Confidence Risk:** Limited knowledge in a specific sector can restrict diversification.
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Terms and Conditions:

Acceptance of Terms:

By enrolling, you agree to these Terms and Conditions.

Eligibility Criteria:

Client affirms they are at least 18 and possess the legal capacity to enter this agreement.

Payment and Fees:

Payment is due upon enrollment. Clients may choose to pay the full amount upfront or in monthly installments. Access is granted once partial payment is received.

Promotional Codes:

Gift, promotional, and affiliate codes are non-refundable and non-exchangeable.

Affiliate Codes:

Referrers may be paid a percentage of the service cost when affiliate codes are used.

Availability and Disruption:

The service may be temporarily unavailable due to various reasons. The Investing Masterclass does not guarantee uninterrupted service.

Intellectual Property Rights:

The content is the exclusive property of The Investing Masterclass and is protected by copyright laws. No part of the service may be reproduced without permission.

Permitted Use:

The website's materials are for personal use only. No content may be republished without permission.

Limitation of Liability:

The Investing Masterclass is not liable for any damages arising from the use or inability to use the coaching service.

Accuracy & Reliability of Information:

Efforts are made to ensure accuracy, but The Investing Masterclass disclaims liability for any errors or omissions.

Disclaimer on Acting on Information:

It is recommended that you verify information through secondary sources before acting.

Links to Other Sites:

We are not responsible for content on any third-party site linked from this website.

Data Protection and Privacy:

By enrolling, the Client consents to data collection, storage, and use according to the Privacy Policy.

Governing Law and Jurisdiction:

These terms are governed by French law, and any dispute shall be subject to French jurisdiction.

Amendments to Terms:

The Investing Masterclass reserves the right to modify these Terms and Conditions. Clients will be notified of changes, and continued use indicates acceptance.

Account Security:

Clients are responsible for account security and unauthorized access should be reported immediately.

Refunds:

The Investing Masterclass offers a **14-day satisfaction guarantee**. If, for any reason, you are not satisfied within the first 14 days of purchase, you may request a full refund. The 14-day period begins upon purchase and is non-extendable. Refunds will not be granted after this period, except for extenuating circumstances.

Severance:

If any part of this agreement is deemed invalid by a competent court, it will be modified to the extent necessary to be valid. If modification is impossible, it will be severed from the agreement, and the remainder will continue in full effect.

Non-French Clients:

The Investing Masterclass and Christophe Nour are not licensed outside France. Content may not align with financial regulatory requirements in other countries and should not be considered as investment advice.

Indemnification:

The Client agrees to indemnify and hold harmless The Investing Masterclass, Christophe Nour, and any affiliates from claims, damages, and expenses arising from the Client's use of the coaching service or violation of these Terms and Conditions.

Dispute Resolution:

Disputes will be resolved through binding arbitration according to French Arbitration Association rules. Arbitration will occur in France, and each party will bear its own costs unless provided otherwise.

Limitation of Liability:

The Investing Masterclass and Christophe Nour are not liable for indirect, incidental, or punitive damages, loss of data, or unauthorized access to transmissions.

Waiver:

Failure to enforce any right or provision does not constitute a waiver. If any provision is held invalid, the remaining terms remain effective.

Entire Agreement:

These Terms, along with the Privacy Policy, constitute the entire agreement between the Client and The Investing Masterclass.

Force Majeure:

The Investing Masterclass will not be liable for non-performance due to causes beyond its control, such as natural disasters or labor shortages.

Modification of Service:

The Investing Masterclass reserves the right to modify, suspend, or discontinue services at any time without liability to the Client.

Contact Us

Thank you for choosing The Investing Masterclass. For assistance, please contact us at contact@christophenour.com.

By using the contact form, you acknowledge that you have read, understood, and agree to these Terms and Conditions.