

TERMS AND CONDITIONS

Introduction

Welcome to TRADEVERSITY, an educational platform accessible at www.tradeversity.pro, which is owned and operated by Aspenex Ltd, a legally registered entity in Cyprus with its principal office located at 26 Apostolou Andrea, 4651, Trachoni, Cyprus. By accessing or using this website, the User explicitly acknowledges that they have thoroughly reviewed, understood, and agreed to be bound by our legal documents, which include the Terms and Conditions, Privacy Policy, and Cookie Policy.

Contractual Agreement

By utilizing this site, the User confirms that they possess the legal capacity to accept the terms outlined in our legal documentation and are of legal age to engage in such agreements. Should the User be under the age of 18, they declare that their use of the site is conducted under the supervision of a responsible adult. If the User disagrees with any portion of these terms, it is advised that they refrain from using our services.

Modifications to Terms

TRADEVERSITY reserves the right to modify or update its services and/or the associated legal documentation at its sole discretion. Significant changes to these terms will be communicated to Users by Email. By continuing to use TRADEVERSITY following such changes, the User consents to and agrees to adhere to the revised terms.

License and Intellectual Property Ownership

In compliance with the European Union Copyright Directive (the "EUCD"), all content, services, and intellectual property available on TRADEVERSITY are the exclusive property of TRADEVERSITY or its licensors. Users are granted a limited, non-exclusive, non-transferable, and revocable license to access the platform and engage with its educational content for personal, non-commercial purposes only. The use of any materials is restricted to the terms associated with the selected subscription or trial.

All code, graphics, and digital assets found on this website are proprietary to TRADEVERSITY. Users are strictly prohibited from transferring, sublicensing, or assigning any rights derived from this license to any third party.

All trademarks, service marks, trade names, logos, domain names, and other identifying features associated with TRADEVERSITY are the sole property of the company. This agreement does not grant any rights to use TRADEVERSITY's intellectual property for personal or commercial purposes beyond the scope explicitly granted in these terms.

Third-Party Integrations

TRADEVERSITY may incorporate services, applications, and content from third-party providers to enhance the user experience. Users acknowledge that any such third-party applications, either currently in use or introduced in the future, are subject to their respective terms of use. TRADEVERSITY assumes no responsibility for the behavior, content, or functionality of third-party applications or services.



User-Generated Content

Users of TRADEVERSITY may, now or in the future, contribute or upload material, including but not limited to text, messages, and reviews (hereinafter referred to as "Content"). By posting such Content, the User guarantees that the material does not infringe upon these Terms and Conditions, any applicable laws, intellectual property rights, or the rights of third parties. TRADEVERSITY does not assume responsibility for the continuous monitoring, review, or modification of Content posted by users but reserves the right to remove or restrict access to any Content at its sole discretion, particularly if such material is found to be in violation of these Terms and Conditions. TRADEVERSITY may exercise this right without prior notice to the User, and the removal or restriction of such Content will be determined solely by the company. It is important to note that while we may remove or restrict access to Content that violates these Terms, we do not guarantee the complete removal of any such material. TRADEVERSITY also does not endorse or accept liability for any opinions or statements expressed within the User-Generated Content.

If you believe that any Content on the platform infringes upon your intellectual property rights or violates any law, you are encouraged to contact us via email at support@tradeversity.pro.

Site guidelines

TRADEVERSITY is committed to fostering a respectful and legally compliant community. To that end, we expect all users to adhere to the following guidelines when engaging with the platform. Violation of these guidelines may result in account suspension or termination:

- Refrain from copying, redistributing, reproducing, or making public any part of TRADEVERSITY's services or Content unless expressly permitted by these Terms or applicable law. This includes actions that infringe upon intellectual property rights, such as unauthorized use of copyrighted material.
- Users must not upload or transfer local files for which they lack the necessary legal rights.
- Users are prohibited from reverse engineering, decompiling, modifying, or creating derivative works based on any part of TRADEVERSITY's services or Content, except where permitted by law.
- Circumvention of any protective measures, territorial restrictions, or copyright protections employed by TRADEVERSITY, its licensors, or associated third parties is strictly forbidden.
- Users may not sell, rent, lease, or sublicense any part of the TRADEVERSITY platform or its Content.
- TRADEVERSITY trademarks, logos, and other intellectual property must not be removed, altered, or obscured in any manner.
- The use of automated systems such as bots, scrapers, or spiders to gather data from TRADEVERSITY is prohibited unless expressly authorized by TRADEVERSITY.

Users are expected to respect both TRADEVERSITY and fellow community members. The following types of content and actions are strictly forbidden on the platform:

- Posting offensive, defamatory, obscene, or illegal material.
- Engaging in actions that promote or facilitate unlawful activities, including but not limited to intellectual property infringement, privacy violations, or other rights violations.



- Uploading harmful software such as viruses, malware, or Trojan horses.
- Misleading, deceptive, or fraudulent behavior, including impersonating other individuals or entities.
- Engaging in unsolicited mass messaging, spamming, or similar disruptive activities.
- Conducting unauthorized commercial or sales activities, including advertising, promotions, or competitions without explicit permission from TRADEVERSITY.
- Linking to or promoting unauthorized commercial products or services.

TRADEVERSITY reserves the right to suspend or terminate any User account found to be in violation of these rules. Furthermore, TRADEVERSITY may reclaim or change a User's username at its sole discretion.

Limitations and Variations of the Service

TRADEVERSITY is committed to making reasonable efforts to ensure the uninterrupted availability of its services. However, the User acknowledges that, due to unforeseen technical difficulties, maintenance operations, or other factors beyond our control, temporary interruptions or disruptions to the TRADEVERSITY Service may occasionally occur. Within the limits permitted by applicable law, TRADEVERSITY reserves the right, at its sole discretion, to modify, suspend, or permanently discontinue certain functions or aspects of the Service, with or without prior notice to the User.

In the event of such modifications, interruptions, or terminations, TRADEVERSITY shall not be held liable to the User or any third party, except where explicitly required by law. This includes, but is not limited to, any disruptions in receiving or accessing email communications during maintenance periods or other technical failures. The User agrees that such interruptions do not constitute a breach of these Terms and Conditions.

Payments

TRADEVERSITY accepts payments through a variety of methods, including credit/debit cards and major online payment platforms. By selecting a payment method and completing a transaction, the User expressly represents and warrants that they are the legitimate owner of the payment method used or have the requisite authorization to utilize it.

It is the responsibility of the User to ensure that sufficient funds or credit are available to complete any transaction. TRADEVERSITY shall not be held liable for any payment delays or failures resulting from insufficient funds, technical issues with the User's payment method, or other factors beyond the control of TRADEVERSITY.

Upon completing a payment transaction, the User may see the name "Tradeversity" or "Aspenex Ltd" appear on their payment statement, depending on the payment processing provider used.

Access to purchased course is valid for 3 months from the date of payment. After this period, access will automatically expire. Please make sure to complete the course within this timeframe.

Refunds

The User may request a refund for paid courses or services within fourteen (14) calendar days from the date of purchase. Refund requests must be submitted directly to TRADEVERSITY by sending an email to support@tradeversity.pro with a clear



explanation of the reason for the request. TRADEVERSITY will evaluate each case individually and communicate its decision to the User.

Refunds will not be granted for any requests made beyond the fourteen (14) day period from the purchase date, except where required by applicable law. TRADEVERSITY's decision regarding refunds shall be final and binding.

Terms and Cancellation

These Terms and Conditions shall remain in effect until terminated by either the User or TRADEVERSITY. The User acknowledges that TRADEVERSITY reserves the right to suspend or permanently deny access to its services to any User at its sole discretion, without the need for prior written notice. Such termination may occur for reasons including, but not limited to, breach of these Terms or any applicable law.

Should the User wish to terminate their agreement with TRADEVERSITY and cease using the Service, they may do so at any time by following the procedure outlined below:

- 1. The User must submit a written request for account closure or service termination via email to support@tradeversity.pro, with the subject line clearly stating "Account Closure/Service Termination."
- 2. The email must include the following statement: "I, [Full Name as it appears on your account], request the immediate closure of my TRADEVERSITY account."
- 3. TRADEVERSITY will respond to the User's request within five (5) business days with a confirmation that the account has been closed.

The User may also request that their personal information be removed from TRADEVERSITY's records to avoid receiving future communications about products, services, or offers. TRADEVERSITY shall comply with such a request and provide written confirmation upon completion.

Please note that the termination or cancellation of an account or service will take effect on the date the User's notification is received and processed by TRADEVERSITY.

Warranty and Disclaimer

TRADEVERSITY strives to provide a high-quality service; however, the User acknowledges and agrees that the TRADEVERSITY Service is provided "as is" and "as available," without any warranties, whether express or implied, including but not limited to any warranties or conditions of merchantability, fitness for a particular purpose, or non-infringement. The User assumes all risks associated with the use of the TRADEVERSITY Service.

To the fullest extent permitted by applicable law, TRADEVERSITY, along with its affiliates, licensors, and content providers, expressly disclaims any warranties of satisfactory quality, reliability, or the fitness of the TRADEVERSITY Service for a particular purpose. Furthermore, TRADEVERSITY does not warrant that the Service will be free from viruses, malware, or other harmful components, or that it will be uninterrupted or error-free.

TRADEVERSITY makes no warranties, endorsements, or representations concerning any third-party applications, services, user-generated content, or any other products or services offered by third parties via the TRADEVERSITY Service. The User acknowledges that the availability or use of third-party services and applications may be subject to separate terms and conditions imposed by those third parties, and TRADEVERSITY assumes no responsibility or liability for the content, accuracy, or availability of such third-party applications or services.



Limitations

The User agrees that their sole and exclusive remedy for any dissatisfaction with the TRADEVERSITY Service is to discontinue using the Service. TRADEVERSITY disclaims any liability arising from the use of third-party applications or their associated content, and the User acknowledges that any issues arising from third-party applications must be addressed by uninstalling or ceasing to use such applications.

To the fullest extent permitted by law, TRADEVERSITY shall not be liable for:

- 1. Indirect, special, incidental, punitive, exemplary, or consequential damages, including but not limited to loss of profits, data, or goodwill, arising out of or in connection with the use or inability to use the TRADEVERSITY Service, third-party applications, or any content provided therein, regardless of the legal theory on which such claims are based, even if TRADEVERSITY has been advised of the possibility of such damages;
- 2. Losses of business, revenue, data, or goods, whether direct or indirect, resulting from the use or inability to use the TRADEVERSITY Service or any third-party applications, regardless of the nature of the claim or the legal theory under which the claim is brought;
- 3. Aggrégate liability for all claims relating to the TRADEVERSITY Service, third-party applications, or any third-party content in an amount exceeding the total fees paid by the User to TRADEVERSITY within the twelve (12) months preceding the event giving rise to such liability, to the extent permitted by applicable law.

The limitations of liability contained in this section shall apply even if any remedy provided herein fails of its essential purpose.

Severability and waiver

If any provision of these Agreements is found to be invalid, unlawful, or unenforceable by any competent authority, such invalidity or unenforceability shall not affect the enforceability of the remaining provisions, which shall remain in full force and effect to the maximum extent permissible under applicable law. In such cases, the invalid provision will be deemed severed from the Agreements and replaced with a valid and enforceable provision that most closely reflects the original intent of the parties within the limits of the law.

The failure by TRADEVERSITY, or any third-party beneficiary, to enforce any provision of these Agreements or exercise any right under them shall not be construed as a waiver of that provision or right, nor shall it preclude or limit TRADEVERSITY's right to enforce such provision or exercise such right at a later time.

Indemnification

To the fullest extent permitted by applicable law, the User agrees to indemnify, defend, and hold harmless TRADEVERSITY, its affiliates, officers, agents, employees, and partners from and against any and all claims, liabilities, damages, losses, costs, or expenses, including reasonable legal fees, arising out of or related to:

- 1. **The User's breach** of any provision of these Agreements;
- 2. **Any User Content** provided or generated by the User through the TRADEVERSITY Service;



- 3. **Any activity or action** undertaken by the User in connection with the TRADEVERSITY Service:
- 4. **Any violation of applicable laws** or infringement of the rights of any third party by the User.

This indemnification obligation shall survive the termination or expiration of these Agreements and the User's use of the TRADEVERSITY Service.

Jurisdiction

TRADEVERSITY operates in compliance with the laws of Cyprus. As such, any disputes, claims, or controversies arising out of or in connection with these Agreements, or the User's use of the TRADEVERSITY Service, shall be subject to the exclusive jurisdiction of the courts of Cyprus. By agreeing to these terms, the User consents to the personal jurisdiction of such courts and waives any objections to venue or inconvenient forum.

Contacts

For any inquiries or concerns regarding the TRADEVERSITY Service or these Agreements, Users are encouraged to contact us directly via email at support@Tradeversity.pro.