**Terms of Service**

These Terms of Service govern your use of the website located at <https://razum-academy.com> and any related services provided by Razum Academy Ltd.

By accessing <https://razum-academy.com>, you agree to abide by these Terms of Service and to comply with all applicable laws and regulations. If you do not agree with these Terms of Service, you are prohibited from using or accessing this website or using any other services provided by Razum Academy Ltd.

We, Razum Academy Ltd, reserve the right to review and amend any of these Terms of Service at our sole discretion. Upon doing so, we will update this page. Any changes to these Terms of Service will take effect immediately from the date of publication.

These Terms of Service were last updated on 15 November 2023.

**Description of Service**

Razum Academy Ltd offers an online educational platform focused on cryptocurrency trading. Our services include various course types tailored to different proficiency levels, from basic introductions for newcomers to advanced courses with mentor-guided sessions. Additionally, we provide subscription-based trading insights through the TradeX Club, offering regular market signals and analysis. The platform’s primary objective is to equip users with the knowledge and tools for cryptocurrency trading, but we do not act as financial or investment advisors. All trading and investment decisions are the sole responsibility of the user.

**Limitations of Use**

By using this website, you warrant on behalf of yourself, your users, and other parties you represent that you will not:

1. modify, copy, prepare derivative works of, decompile, or reverse engineer any materials and software contained on this website;
2. remove any copyright or other proprietary notations from any materials and software on this website;
3. transfer the materials to another person or “mirror” the materials on any other server;
4. knowingly or negligently use this website or any of its associated services in a way that abuses or disrupts our networks or any other service Razum Academy Ltd provides;
5. use this website or its associated services to transmit or publish any harassing, indecent, obscene, fraudulent, or unlawful material;
6. use this website or its associated services in violation of any applicable laws or regulations;
7. use this website in conjunction with sending unauthorised advertising or spam;
8. harvest, collect or gather user data without the user’s consent; or
9. use this website or its associated services in such a way that may infringe the privacy, intellectual property rights, or other rights of third parties.

**Intellectual Property**

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**User-Generated Content**

You retain your intellectual property ownership rights over content you submit to us for publication on our website. We will never claim ownership of your content but we do require a license from you in order to use it.

When you use our website or its associated services to post, upload, share or otherwise transmit content covered by intellectual property rights, you grant to us a non-exclusive, royalty-free, transferable, sub-licensable, worldwide license to use, distribute, modify, run, copy, publicly display, translate or otherwise create derivative works of your content in a manner that is consistent with your privacy preferences and our Privacy Policy.

Please note that we cannot be held liable for the conduct of our users. We strive to protect our platform with reasonable measures mainly designing various layers of verifications and high-quality filters, however, we cannot guarantee a perfect customer experience. We are not liable for any fraudulent users and their actions, any such users violate the hereby Terms of Service and will be permanently removed from our platform.

The license you grant us can be terminated at any time by deleting your content or account. However, to the extent that we (or our partners) have used your content in connection with commercial or sponsored content, the license will continue until the relevant commercial or post has been discontinued by us.

You give us permission to use your username and other identifying information associated with your account in a manner that is consistent with your privacy preferences and our Privacy Policy.

**Digital Tokens Risks**

When using our website and interacting with our services you are aware of the inherent risks associated with using blockchain-based systems. Knowledge of digital tokens such as bitcoin (BTC), ether (ETH), and other tokens that follow the Ethereum Token Standard is necessary to use our services properly. Please note that Razum Academy Ltd is not responsible for the underlying protocols of such tokens and potential malfunctions that may arise.

You agree to potential risks associated with digital tokens, mainly variable costs and speed of transactions. Razum Academy Ltd is not responsible for any financial losses due to those risks.

**Course Subscriptions and Commitments**

To access and benefit from our educational offerings, it is imperative to enrol through a subscription model. Your subscription grants you the privileges as detailed under each course description.

Upon choosing a course, you are entering into a commitment with Razum Academy Ltd. This commitment entails adhering to the terms associated with the chosen course, ensuring timely completion of modules, and engaging in any additional requirements as detailed in the course descriptor. Please note that the fees associated with each course need to be remitted upfront.

**TradeX Club Subscription Terms**

Committing to the TradeX Club subscription requires alignment with a distinctive set of terms. The primary choice subscribers need to make pertains to the subscription duration. Once a subscription plan is chosen and the associated fee is remitted, members gain instant access to the premium content offered under the TradeX Club banner.

It is imperative to note that these subscriptions auto-renew at the end of the chosen term unless a cancellation request is submitted prior to the renewal date. Any failure to meet subscription payments or any intent to breach the outlined terms may result in the immediate suspension or termination of your access to the TradeX Club.

**Registration and Payments**

In order to use our services you need to create an account. Any information provided needs to be accurate and updated if necessary. Customers are liable for maintaining their accounts and are fully responsible for all activities occurring under their accounts. Should anybody gain unauthorized access to your account, you need to notify us immediately. Razum Academy Ltd is not liable for any loss or damage arising from failure to maintain the confidentiality of your account.

When creating your account you are required to provide your financial information relevant to the chosen payment method, in some cases, you may be requested to provide your credit card details. Please note that payments made via credit cards, Apple Pay, and Google Pay will be processed by PayPal or Stripe. As such, we will not be responsible for processing or retaining any of your financial information. PayPal or Stripe will handle all of your financial information per their respective Terms of Service, and you agree to comply with such Terms of Service.

In addition to traditional payment methods, we accept cryptocurrency as a form of payment for our services. Transactions carried out in cryptocurrencies are processed via CoinPayments and BitPay. When opting for this mode of payment, please ensure you are familiar with the operational protocols of these platforms. Razum Academy Ltd ensures seamless integration with these platforms but does not directly handle your cryptocurrency financial data. As with other third-party payment processors, CoinPayments and BitPay have their own Terms of Service, and by choosing to transact through them, you agree to abide by their respective terms.

Please note that all financial commitments, once made, are final. Any requests for refunds or cancellations are subject to the policies outlined under our Refund Policy, which subscribers are urged to review prior to any financial commitment.

**Disclaimer and Limitations of Liability**

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In the context of this agreement, “consequential loss” includes any consequential loss, indirect loss, real or anticipated loss of profit, loss of benefit, loss of revenue, loss of business, loss of goodwill, loss of opportunity, loss of savings, loss of reputation, loss of use and/or loss or corruption of data, whether under the statute, contract, equity, tort (including negligence), indemnity or otherwise.

Because some jurisdictions do not allow limitations on implied warranties, or limitations of liability for consequential or incidental damages, these limitations may not apply to you.

Razum Academy Ltd does not serve as a provider of investment advisory, financial advisory, legal advisory, or tax advisory services, nor does it represent itself as a broker-dealer. It does not offer personalised recommendations related to investment, finance, tax, or legal matters in any form. Razum Academy Ltd does not endorse the purchase of specific securities and does not provide any form of assurance or guarantee concerning specific investment results. You recognise and acknowledge that there is a significant level of risk involved when trading securities, especially when dealing with futures and options. The responsibility to conduct your own investment research and make corresponding decisions rests entirely with you, not Razum Academy Ltd. You should always trade using funds that you are prepared to lose. We at Razum Academy Ltd strongly recommend that you undertake thorough research and fully comprehend all associated risks before making any investment. Razum Academy Ltd will not be held accountable or liable for any outcomes or losses resulting from your trading and investment decisions.

Individual outcomes may differ from person to person. Previous performance records of any trading systems presented by Razum Academy Ltd should not be viewed as indicators of potential future returns by those systems or of any returns you might achieve. Furthermore, all techniques, methodologies, information, strategies, articles, and other features provided by Razum Academy Ltd’s services are intended for educational and informational purposes only. These services should not be considered or used as investment advice. Instead of solely relying on our services, you must conduct independent research to facilitate well-informed investment decisions. All trading decisions you make are your responsibility, and no aspect of our services should be interpreted as a guarantee or assurance of specific outcomes or results.

**Accuracy of Materials**

The materials appearing on our website are not comprehensive and are for general information purposes only. Razum Academy Ltd does not warrant or make any representations concerning the accuracy, likely results, or reliability of the use of the materials on this website, or otherwise relating to such materials or on any resources linked to this website. You should not rely solely on the said materials to make decisions, we advise you to consult other, more complete sources of information. You are solely responsible for the strict reliance on the materials posted on our website. We have the right to change the information on our website without prior notice and users are responsible to monitor said changes. Any historical information present on our website is provided for reference only.

**Additional Tools**

Please note that our website may include third-party tools which are outside of our control. The access to said tools is provided on an 'as is' basis with no warranties, expressed or implied, and without any endorsement. We are not liable for the use of the third-party tools provided on our website. You are solely responsible for any risks associated with using said tools, we recommend reading the relevant third-party provider’s Terms of Service. Razum Academy Ltd has the right to offer new third-party tools in the future.

**Links**

Razum Academy Ltd has not reviewed all of the sites linked to its website and is not responsible for the contents of any such linked site. The inclusion of any link does not imply endorsement, approval or control by Razum Academy Ltd of the site. Use of any such linked site is at your own risk and we strongly advise you make your own investigations with respect to the suitability of those sites.

**Inaccuracies and Mistakes**

Please note that any content available on our website may contain typographical errors, inaccuracies, or mistakes related to the service’s description, pricing, promotion, and availability. We have the right to cancel or update any existing services should any information provided by us be proven inaccurate. Said information can be amended at any time without prior notice. Please note that we are not obligated to clarify any of the information related to our website and service, including pricing information, except as required by law.

**Indemnification**

You agree to defend, indemnify, and hold us harmless, including our subsidiaries, affiliates, and all of our respective officers, agents, partners, and employees, from and against any loss, damage, liability, claim, or demand, including reasonable attorneys’ fees and expenses, made by any third party due to or arising out of: (1) your Contributions; (2) use of the website; (3) breach of these Terms of Service; (4) any breach of your representations and warranties set forth in these Terms of Service; (5) your violation of the rights of a third party, including but not limited to intellectual property rights; or (6) any overt harmful act toward any other user of the website with whom you connected via the website.

Notwithstanding the foregoing, we reserve the right, at your expense, to assume the exclusive defence and control of any matter for which you are required to indemnify us, and you agree to cooperate, at your expense, with our defence of such claims. We will use reasonable efforts to notify you of any such claim, action, or proceeding which is subject to this indemnification upon becoming aware of it.

**Right to Terminate**

We may suspend or terminate your right to use our website and terminate these Terms of Service immediately upon written notice to you for any breach of these Terms of Service.

**Severance**

Any term of these Terms of Service which is wholly or partially void or unenforceable is severed to the extent that it is void or unenforceable. The validity of the remainder of these Terms of Service is not affected.

**Entire Agreement**

These Terms of Service and any policies or operating rules posted by us on the website or with respect to the website constitute the entire agreement and understanding between you and us. Our failure to exercise or enforce any right or provision of these Terms of Service shall not operate as a waiver of such right or provision. These Terms of Service operate to the fullest extent permissible by law. We may assign any or all of our rights and obligations to others at any time. We shall not be responsible or liable for any loss, damage, delay, or failure to act caused by any cause beyond our reasonable control.

If any provision or part of a provision of these Terms of Service is determined to be unlawful, void, or unenforceable, that provision or part of the provision is deemed severable from these Terms of Service and does not affect the validity and enforceability of any remaining provisions. There is no joint venture, partnership, employment, or agency relationship created between you and us as a result of these Terms of Service or use of the website. You agree that these Terms of Service will not be construed against us by virtue of having drafted them. You hereby waive any and all defences you may have based on the electronic form of these Terms of Service and the lack of signing by the parties hereto to execute these Terms of Service.

**Governing Law**

These Terms of Service are governed by and construed in accordance with the laws of England and Wales. You irrevocably submit to the exclusive jurisdiction of the courts in that location.