

TERMS AND CONDITIONS

Welcome to APG University

This website is operated by APG Education FZE. When referring to the website or services offered herein, terms such as "we," "us," and "our" pertain to APG Education FZE. Your use of our website signifies your acceptance of the terms and conditions outlined below, subject to periodic amendments ("Terms").

We strongly advise that you read these Terms in conjunction with any other terms, conditions, or disclaimers provided on our website pages. By accessing and using this website, you indicate your consent and commitment to adhere to these Terms and our Privacy Policy. Should you disagree with our Terms or Privacy Policy, kindly refrain from accessing our website, using any of our services, or placing orders through our platform.

Utilizing Our Website

Your agreement to use our website indicates your commitment to employ it solely for lawful purposes, refraining from any illegal or unauthorized activities that breach intellectual property or privacy laws. By consenting to these Terms, you confirm that you have reached the age of majority in your residing state or province and possess the legal capacity to enter into a binding contract.

Under no circumstances should our website be utilized for actions constituting civil or criminal offenses or violating any laws. You are prohibited from attempting to disrupt our website's network, security features, or accessing our systems without authorization.

It is imperative that you furnish accurate personal information, including email addresses and contact details, necessary to fulfill orders or facilitate communication. You agree to keep this information updated, granting us authorization to collect and utilize it in accordance with our Privacy Policy.

General Guidelines

We retain the right to refuse service to anyone at any time and for any reason. Modifications to the website, including its termination, alteration, suspension, or discontinuation without prior notice, are within our purview.

Additional regulations or limitations regarding website use may be imposed, and your continued access or utilization of our website implies consent to any such changes outlined in the Terms.

You acknowledge that we bear no liability to you or any third party for altering, suspending, or discontinuing our website or any service, content, feature, or product offered through our platform.

Handling Your Personal Information

For detailed insights into how we gather, employ, and share your personal data, we direct you to review our Privacy Policy.

Refunds, Cancellation & Disputes

No Refunds Policy: Once a subscription or package is purchased, refunds are not possible under any circumstances. We do not offer reimbursements for unused portions of subscriptions or packages.

Cancellation of Subscription: Clients have the option to cancel their subscription at any time. Upon cancellation, the subscription will remain active until the end date of the current billing cycle. No refunds will be issued for the remaining duration of the subscription.

Access to Purchased Services: Each client will only have access to the subscription or package they have paid for. Access to additional services or features not included in the purchased subscription or package will require a separate purchase.

Dispute Resolution: In the event that a client raises a dispute regarding our services, immediate action will be taken to resolve the matter. However, any client found to be raising frivolous disputes or engaging in behavior detrimental to the university's interests will be subject to immediate suspension or ban from accessing our services.

Complaints

Complaint Resolution: Clients who wish to raise a complaint may do so by contacting our support team via email at support@apguniversity.io. We are committed to addressing any concerns or issues promptly and efficiently.

Account Creation

In order to register, you may be asked to provide personal information, including, but not limited to your name, email address, mailing address, phone number, date of birth, and a username and password for an account that is unique to you. The information provided is subject to the Company's privacy policy.

The account will be personal to you, and you cannot share it with anybody else. You will be responsible for maintaining the confidentiality of your username and password. If you suspect that your account has been breached, you must immediately notify The Company.

Purchases

The Company may provide products, services, subscriptions, or access to certain portions to the Company's website at a monetary cost. Prices and availability are subject to change without notice. The Company may allow for such purchases within its website or via a white label affiliate. It is your responsibility to thoroughly read and understand any such terms and conditions.

By making any such purchases, you agree that the Company has no responsibility and acquires no liability for any claim related to your purchases. Upon the complete purchase of a product, service, subscription, or access to certain portions of the Company website, the Company will make any said product, service, or access will be available to you following the approved transaction.

Disclaimer and Limits of Liability

Your use of our website is undertaken at your own risk. We offer the website "as is," without any expressed or implied warranties regarding the information, content, materials, services, functions, or accuracy of the accessed data or services provided through our platform.

We do not provide financial advice. Any actions taken based on information provided by us are at your sole discretion and risk. We recommend consulting with a qualified financial advisor before making any investment decisions. We do not assume responsibility for any financial losses or gains incurred as a result of your actions.

APG Education FZE, its officers, directors, employees, representatives, agents, or independent contractors do not function as licensed financial advisors, registered investment advisors, or registered broker-dealers. We neither provide investment advice nor make investment recommendations. Our content should not be construed as a solicitation, promotion, or endorsement of any specific investment product or transaction.

Trading in options carries significant risks and might not be suitable for all investors. Prior to trading, carefully evaluate whether it aligns with your circumstances, knowledge, and financial resources, considering the possibility of losing your initial investment or more. Our opinions, market data, and recommendations are subject to change without notice, and past performance does not guarantee future results.

We do not warrant that our website, its functioning, or the content and materials offered through our services will be timely, secure, uninterrupted, or error-free. Additionally, we do not guarantee the correction of defects or the absence of viruses or harmful components in our website or its servers.

By using our website, you accept full responsibility for any associated costs and acknowledge that we are not liable for any damages incurred through its use.

Under no circumstances shall we, our affiliates, content or service providers, directors, officers, agents, contractors, suppliers, or employees be liable for direct, indirect, special, incidental, consequential, exemplary, or punitive damages, losses, or causes of action. These include but are not limited to lost revenue, profits, business, or sales, arising from the use, inability to use, or performance of our website or its content, materials, or functionality, whether based on contract, tort (including negligence), strict liability, or otherwise, even if we are made aware of the possibility of such damages.

In jurisdictions where limitations of liability or exclusion or limitation of certain damages are not permitted, some or all of the above disclaimers, exclusions, or limitations may not apply. In such cases, our liability will be confined to the maximum extent permitted by law

Interpretation

This Agreement will be deemed to have been drafted by both parties, and the terms and conditions of this Agreement will not be interpreted against its drafter.

Assignment

You are expressly prohibited from assigning your rights and duties under this Agreement. The Company reserves the right to assign its rights and duties under this Agreement, including in a sale of the Company or its Services.

Waiver

No term or condition of this Agreement or breach of this Agreement will be deemed to have been waived or consented to, unless said waiver is in writing and signed by the party to be charged.

Entire Agreement

This Agreement contains the entire agreement between the Company and the Trader regarding the use of the Services and supersedes all prior understandings, agreements, or representations between the Company and Trader, whether written or oral.

Term and Termination

The term of this Agreement will begin when you purchase a Service offered via the Company and will continue until either the Company terminates your access to the Services or you stop using the Services.

The Company reserves the right to terminate the Services or your access to the Company website and services in its sole and absolute discretion and without prior notice.

Changes to Terms of Service

The user's legal jurisdiction governs and is construed in line with these Terms of Service and any other agreements whereby we provide you Services.

Contact Information

Email: support@apguniversity.io

Website: www.apguniversity.io