



ACADEMY
of PRIVATE
INVESTOR

RETURN POLICY AND SAFETY

By making payment for purchase of the Educational Training-Information-Product (EIP) You agree with the conditions of a security policy and terms of return stated below.

EIP is a complex indivisible product.

This EIP is the object of copyright executed in an audiovisual and digital form. Courses, course notes and materials are not to be sold, loaned, copied, or used in any way outside of the pursuit of studying the course by the Buyer. There will be no refunds for any online courses (or curricula) once **a course has been accessed in any manner**.

The Buyer can request a full refund up to ten working days after confirmation that your purchase has been completed, provided the course has not started.

Refunds for EIP are only given under the following circumstances:

1. The technical impossibility of completion of payment which arose not because of the buyer — in case of write-off of means of the buyer, not transfer of these funds for the specified account of the seller — involves purchase cancellation and return of the full sum charged off an account of the Buyer.
2. Non receipt by the buyer EIP after making payment — in a case, when EIP wasn't sent to the Buyer after transfer of the full sum of cost for EIP package — involves purchase cancellation and return of the full sum of means charged off an account of the Buyer.
3. The wrong transfer of the sum of money exceeding the cost of the paid package provided that this mistake arose because of the confirmed technical failure, excepting a case of a mistake of the Buyer — involves return of the sum of a positive difference between the cost of the chosen EIP package and actually paid means charged off an account of the Buyer.
4. The Buyer's fault in paying an amount in excess of the EIP package chosen for payment, due to the fault of the Buyer - shall result in the refund of the positive difference between the value of the EIP chosen for payment and the amount credited to the Seller's account, minus a commission.

All refunds in cases listed above (clauses 1- 4) are made within 25 to 60 days, depending on the complexity of the issue and the interaction between the banks handling the Buyer's payment instrument, the purchase payment and the refund.

If such event occurs, the Buyer undertakes to submit an application to the Seller's support service and the bank no later than 30 days after the occurrence of such an event. The application must contain all the details of the payment and the object of the selected purchase (EIP package), as well as the details of the Buyer's actions and the details of the problem encountered.

The Buyer confirms that the Buyer has sufficient legal capacity and capacity under the applicable laws of the Buyer's country.

The Buyer is responsible for the accuracy and correctness of the information provided in the details provided for registration on the Seller's website and for making the payment for the selected EIP.

The Seller is not responsible for the Buyer's violations of safety rules during the payments in the Internet.

The Seller doesn't bear responsibility for safety of the Internet connection of the Buyer, for safety and serviceability of the equipment which the Buyer uses for purchase, or for the consequences which can arise out of the violation of safety of shopping or breaches of a security policy of the bank which let out a payment card of the Buyer.

The Buyer is responsible for timely replenishment of necessary funds on the balance/account.

The Buyer is responsible for the reliability of the payment instrument through which the Buyer makes the purchase.

The Seller guarantees the assignment of the right to download and use the EIP for its intended purpose by the Buyer, once the relevant formalities have been completed and the full payment for the product has been credited to the Seller's account.