

Terms of Business & Membership Agreement

1. Introduction

This Terms of Business & Membership Agreement (“Agreement”) sets out the terms under which members access and use the services, content, research, education and membership benefits provided through this membership service (“we”, “our” or “us”).

By subscribing to a membership plan, the member (“you” or “your”) confirms acceptance of these terms.

2. Membership Services

This is an educational and research-based membership service designed for investors seeking access to market commentary, educational materials, investment research, webinars and related investor content.

The membership service does not provide personal financial advice, regulated investment advice, tax advice, legal advice or portfolio management services.

All information provided is for general educational and informational purposes only.

3. Membership Plans

Membership plans may include:

- Monthly memberships
- Annual memberships
- Promotional, legacy or other membership plans that may be offered from time to time

Membership benefits may vary depending on the plan selected.

Certain membership plans may include additional educational resources, courses, webinars, research or enhanced access features.

4. Automatic Renewal

By subscribing to a recurring membership plan, you agree that your membership will automatically renew at the end of each applicable billing period unless cancelled in accordance with this Agreement.

Monthly Memberships

Where a monthly membership applies, the membership will automatically renew each month using the payment method provided for the subscription.

Annual Memberships

Annual memberships automatically renew annually using the payment method provided for the subscription.

You authorise the applicable membership fee to be charged automatically unless the membership is cancelled before the relevant renewal date.

5. Cancellation Policy

You may cancel your membership at any time through the available account facilities or by contacting support.

Cancellation means that:

- Future renewals will be stopped.
- Cancellation does not automatically reverse payments that have already been processed.
- Membership access will normally continue until the end of the active billing period already paid for.

6. Refund Policy

Subject to any rights that you may have under applicable law, membership payments are non-refundable once properly due and processed.

This includes, where applicable:

- Monthly renewals
- Annual renewals
- Promotional memberships
- Upgrades or plan changes

- Partial usage periods
- Failure to use the platform
- Changes in personal circumstances
- Decisions not to continue using the membership after a renewal has been processed

By subscribing, you acknowledge that:

- Membership fees are subject to the applicable refund terms.
- Recurring memberships renew automatically unless cancelled before the applicable renewal date.
- You are responsible for managing your subscription and cancellation status.

Nothing in this Agreement is intended to exclude or restrict any statutory rights that cannot lawfully be excluded or restricted.

7. Member Responsibility

Members are responsible for:

- Maintaining accurate account and payment information.
- Monitoring their membership and renewal dates.
- Cancelling before the applicable renewal date if they do not wish the membership to continue.
- Keeping account and login information secure.

Where a recurring membership has not been cancelled before its renewal date, the applicable renewal payment may be processed in accordance with the membership terms.

8. Educational Use Only

All content provided through the membership is for general educational and informational purposes only.

Nothing within the membership should be interpreted as:

- Personal financial advice
- A personal investment recommendation
- A recommendation to buy, sell or hold a particular investment
- Personal tax advice

- Legal advice
- Regulated financial planning
- Portfolio management

Members remain responsible for their own financial and investment decisions.

Where appropriate, members should consider obtaining advice from an appropriately authorised or qualified professional.

9. Intellectual Property

All original materials, videos, reports, presentations, PDFs, research documents, educational content and other proprietary materials made available through the membership remain the intellectual property of their respective owner or licensor.

Unless prior written permission has been provided, members may not:

- Reproduce membership materials
- Distribute them to third parties
- Resell them
- Copy or republish them
- Share membership login access
- Publish membership materials externally
- Make proprietary membership resources publicly available

Membership access is provided for the member's personal use only unless expressly stated otherwise.

10. Limitation of Liability

To the extent permitted by applicable law, the membership service accepts no liability for losses arising solely from a member's independent investment or trading decisions or from circumstances outside the reasonable control of the membership service.

This may include:

- Investment losses
- Trading losses
- Tax consequences arising from a member's decisions

- Reliance on general educational materials as a substitute for personalised professional advice
- Technical interruptions outside our reasonable control
- Third-party platform or service outages

All investing carries risk.

The value of investments can fall as well as rise, and you may get back less than you invest.

Past performance is not a reliable indicator of future results.

Nothing in this Agreement excludes or limits liability where such liability cannot lawfully be excluded or limited.

11. Membership Access

We reserve the right to suspend, terminate or restrict membership access where reasonably necessary, including where a member:

- Materially breaches these terms
- Misuses or abuses the platform
- Shares protected membership content without permission
- Shares account or login access without permission
- Uses the service for unlawful purposes
- Engages in abusive, threatening or seriously inappropriate behaviour toward staff or other members

Any suspension or termination will be handled in accordance with these terms and applicable law.

12. Changes to These Terms

We may amend, update or replace these Terms of Business & Membership Agreement from time to time.

Where a change materially affects a member's rights or obligations, appropriate notice will be provided where required.

Updated terms will be made available through the website, member portal or other appropriate communication channel.

The effective date of any revised terms should be identified when they are published.

Continued use of the membership service after revised terms become effective may constitute acceptance of those revised terms where permitted by applicable law.

Nothing in this section is intended to remove any rights or protections that members have under applicable law.

13. Existing Members

These Terms of Business & Membership Agreement are intended to govern the ongoing provision and use of the membership service.

Existing members will retain the membership access and paid membership periods applicable to their accounts, subject to the relevant membership terms.

Where an existing membership operates on a recurring basis, future renewals will continue in accordance with the applicable subscription arrangements unless the membership is cancelled before the relevant renewal date.

Where material changes are made to the terms applicable to existing members, those changes will be communicated where required.

Nothing in these terms is intended to retrospectively remove statutory or contractual rights that a member may already have.

14. Acceptance of Terms

By subscribing to the membership service, you confirm that:

- You have read and understood these Terms of Business & Membership Agreement.
 - You understand the billing arrangements applicable to the membership plan you select.
 - Where you select a recurring membership, you understand that it will renew automatically unless cancelled in accordance with the applicable terms.
 - You understand the applicable cancellation and refund provisions.
 - You agree to be bound by these terms.
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Important Information

Educational & Research Membership Service

All proprietary content, materials, reports, videos, webinars, research and educational resources provided through the membership are protected by applicable intellectual property rights.

They may not be copied, reproduced, distributed, republished or shared without appropriate permission.

The membership service is not authorised or regulated by the Financial Conduct Authority (FCA) and does not provide regulated financial advice, personal investment recommendations, personal tax advice, legal advice or portfolio management services.

All information provided is for general educational, informational and investment research purposes only.

Nothing contained within the platform, reports, webinars, videos, research or communications should be interpreted as a personal recommendation or instruction to buy, sell or hold any investment or financial product.

All investing carries risk. The value of investments can fall as well as rise, and you may get back less than you invest. Past performance is not a reliable indicator of future results.

Members remain responsible for their own financial and investment decisions and should consider seeking appropriate independent professional advice where required.