

TERMS AND CONDITIONS

1. Acceptance of Terms

Welcome to FINCLIFF X.

By accessing, browsing, registering on, or using this website, mobile application, courses, webinars, workshops, videos, educational materials, or any other services provided by FINCLIFF X ("Platform"), you agree to be bound by these Terms and Conditions. If you do not agree with these Terms, you should discontinue use of the Platform immediately.

2. About FINCLIFF X

FINCLIFF X a registered trademark under proprietor Sagar Pujari is a financial literacy and life-skills education platform that provides educational content, courses, workshops, webinars, videos, articles, and learning resources across finance, wellbeing, self-development, personal growth, meditation, and practical life skills.

The Platform is intended solely for educational, informational, and awareness purposes.

3. Eligibility

You must be at least 18 years of age or have the consent of a parent or legal guardian to access and use the Platform.

By using the Platform, you represent that you have the legal capacity to enter into a binding agreement under applicable laws.

4. Educational Purpose Only

All content available through FINCLIFF X is provided solely for educational and awareness purposes.

Nothing on the Platform constitutes:

- Investment advice
- Financial planning advice
- Securities recommendations
- Tax advice
- Legal advice
- Medical advice
- Psychological counselling
- Psychotherapy
- Psychiatric treatment
- Clinical diagnosis or treatment

Users are encouraged to seek professional advice from qualified experts wherever appropriate.

5. No Professional Relationship

Participation in any course, workshop, webinar, mentoring session, discussion forum, educational program, or consumption of any content made available through FINCLIFF X shall not create any advisor-client, investment adviser-client, therapist-client, counsellor-client, psychologist-client, doctor-patient, fiduciary, or any other professional relationship between FINCLIFF X, its founders, instructors, contributors, representatives, and any user of the Platform.

All content is provided solely for educational, informational, and awareness purposes.

6. No Guarantees or Promises

FINCLIFF X does not guarantee any specific outcome, achievement, financial gain, investment success, emotional improvement, personal transformation, career advancement, or any other result from participation in its programs.

Individual experiences and outcomes may vary significantly.

Any examples, illustrations, experiences, testimonials, or case studies shared on the Platform are for educational purposes only and should not be interpreted as guarantees of future results.

7. User Responsibility

Users acknowledge and agree that:

- They are solely responsible for their decisions, actions, and outcomes.
- Any implementation of ideas, concepts, techniques, or practices learned through the Platform is undertaken voluntarily.
- They will exercise independent judgment before acting upon any information provided through the Platform.

FINCLIFF X shall not be responsible for any consequences arising from the use or misuse of information provided through the Platform.

8. Health and Wellbeing Disclaimer

The meditation, self-help, personal development, mindfulness, wellbeing, and related programs offered by FINCLIFF X are intended for educational and self-awareness purposes only.

These programs are not intended to diagnose, treat, cure, or prevent any medical, psychiatric, or psychological condition.

Individuals experiencing emotional distress, mental health concerns, psychological disorders, or medical conditions should seek assistance from appropriately qualified healthcare professionals.

9. Intellectual Property Rights

All content available on the Platform, including but not limited to:

- Videos
- Audio recordings
- Course materials
- Articles
- Graphics
- Logos
- Designs
- Presentations
- Workbooks
- Downloads
- Trademarks

are owned by or licensed to FINCLIFF X and are protected under applicable intellectual property laws.

Users may not:

- Reproduce
- Copy
- Modify
- Record

- Distribute
- Sell
- Publish
- Commercially exploit

any content without prior written consent from FINCLIFF X.

10. User Conduct

Users agree not to:

- Violate any applicable laws.
- Upload harmful, offensive, defamatory, or unlawful content.
- Infringe intellectual property rights.
- Attempt unauthorized access to the Platform.
- Interfere with the operation or security of the Platform.
- Share paid course access with unauthorized persons.

FINCLIFF X reserves the right to suspend or terminate access for violations of these Terms.

11. Payments and Refunds

Fees paid for courses, workshops, webinars, memberships, or other services shall be governed by the Refund and Cancellation Policy published on the Platform.

Unless otherwise stated, access to digital content may be non-refundable once access has been granted.

12. Third-Party Links

The Platform may contain links to third-party websites, services, or resources.

FINCLIFF X does not control, endorse, or assume responsibility for the content, privacy practices, or availability of any third-party websites.

Users access such websites at their own risk.

13. Limitation of Liability

To the maximum extent permitted by law, FINCLIFF X, its founders, instructors, employees, affiliates, contributors, and representatives shall not be liable for any direct, indirect, incidental, consequential, special, exemplary, or punitive damages arising from:

- Use of the Platform
 - Reliance on Platform content
 - Participation in any course or program
 - Interruption of services
 - Technical failures
 - Loss of data
 - Personal decisions made based on information provided through the Platform
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14. Indemnification

You agree to indemnify, defend, and hold harmless FINCLIFF X, its founders, employees, instructors, affiliates, and representatives from any claims, liabilities, damages, losses, costs, or expenses arising from:

- Your use of the Platform
- Violation of these Terms

- Violation of any applicable law
 - Infringement of rights of any third party
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15. Privacy

Your use of the Platform is also governed by the Privacy Policy published on the Platform.

By using the Platform, you consent to the collection and use of information in accordance with the Privacy Policy.

16. Modification of Content and Services

FINCLIFF X reserves the right to modify, suspend, discontinue, or update any content, course, feature, service, or part of the Platform at any time without prior notice.

17. Amendments to Terms

FINCLIFF X reserves the right to revise these Terms and Conditions at any time.

Updated Terms shall become effective upon publication on the Platform.

Continued use of the Platform after such updates constitutes acceptance of the revised Terms.

18. Governing Law and Jurisdiction

These Terms and Conditions shall be governed by and construed in accordance with the laws of India.

Any disputes arising out of or relating to the Platform shall be subject to the exclusive jurisdiction of the courts located in Delhi, India.

19. Contact Information

For any questions regarding these Terms and Conditions, users may contact FINCLIFF X through the contact details provided on the Platform.