

FOREX TRADER TELUGU

Terms & Conditions

Mentorship and Educational Services

DRAFT FOR INDIAN LEGAL REVIEW · VERSION 1.0

Effective date: 05/12/2024

Service provider: ForexTraderTelugu

Support email: support@forextraderTelugu.com

Website: forextraderTelugu.com

Prepared for review and formatting. This document remains a draft and contains items that require completion or legal review before publication.

Contents

3. Eligibility
4. Description Of The Mentorship
5. Student Participation And Learning Requirements
6. Educational Purpose And No Personal Financial Advice
7. Trading Risks And No Guarantee Of Results
8. Legal Compliance And Trading Platforms
9. Third-Party Firms, Referrals And Support
10. Fees, Payment And Taxes
11. Refunds, Cancellations And Payment Disputes
12. Intellectual Property And Limited Access Licence
13. Anti-Piracy And Enforcement
14. Telegram Community Rules
15. Student Results, Testimonials And Marketing
16. Privacy And Personal Information
17. Support, Complaints And Service Issues
18. Disclaimers And Limitation Of Liability
19. Suspension And Termination
20. Changes, Interruptions And Force Majeure
21. Governing Law And Dispute Resolution
22. General Provisions
23. Student Acknowledgement

Document status: Draft for Indian legal review. See the body for placeholders and drafting notes that remain unresolved.

3. Eligibility

3.1. The Services are intended for individuals aged 18 years or older who are legally eligible to purchase and use them in India.

3.2. By purchasing, the Student confirms that they are at least 18 years old, have provided accurate information and are legally permitted to participate in the educational activities offered.

3.3. The Provider may reasonably request verification of age or identity where necessary to meet legal obligations, prevent fraud or protect the community.

3.4. The Student is responsible for complying with laws and regulations applicable to their activities. The Provider does not authorise a Student to undertake any transaction prohibited by applicable law.

4. Description Of The Mentorship

4.1. The advertised mentorship package is priced at ₹14,999 for six months, subject to confirmation of the final offer displayed to the Student before payment. Forex Trader Telugu · Terms & Conditions · Draft v1.0 for legal review Page 3 of 11 FOREX TRADER TELUGU Terms & Conditions of Mentorship and Educational Services

4.2. The package may include:

- Recorded educational course modules.
- Gold-market education and trading concepts.
- Educational live-trading demonstrations and explanations.
- Backtesting exercises and guidance on maintaining trading records.
- Doubt-clearing sessions and educational feedback.
- Telegram community access.
- Educational support intended to help Students identify errors in their trading analysis and practice.

4.3. The specific inclusions, schedule, access conditions and any material exclusions must be disclosed before purchase.

4.4. The Provider will make reasonable efforts to deliver the advertised Services during the agreed six-month period. Live sessions may be subject to reasonable scheduling changes, technical interruptions, holidays or circumstances outside the Provider's control. Material service changes will be communicated where reasonably practicable.

4.5. The phrase "daily support" describes the advertised support offering, not an unconditional promise of an immediate individual response every day or unlimited one-to-one attention. Any specific response times or individual feedback commitments must be stated in the offer.

4.6. The Provider will not be required to supply services that were not included in the purchased package merely because they were discussed informally, unless they were expressly promised and form part of the agreed service.

5. Student Participation And Learning Requirements

5.1. The mentorship is designed for active participation. Students are expected to study the materials, participate in relevant educational activities, practise independently, maintain backtesting records, post trades or analyses where requested, and provide sufficient information for meaningful feedback.

5.2. The purpose of these requirements is to support the learning process and help the Provider explain possible errors in a Student's analysis or trading process.

5.3. The Provider may ask for relevant records before providing feedback. Students should not disclose passwords, private account credentials, payment authentication codes or other sensitive security information.

5.4. A Student's failure to participate may reduce the educational benefit they obtain. It does not automatically entitle the Student to an extension, refund, replacement mentorship or additional services.

5.5. The Provider must not describe participation as a guarantee of profitability, a successful funded-trading challenge or a payout.

5.6. Any additional support specifically promised to Students who satisfy participation requirements must be described in writing, including the eligibility criteria and scope of support. Internal drafting note (remove before publishing) Chaitanya must specify the exact conditional support promise used in his marketing or sales conversations before this clause is finalised.

6. Educational Purpose And No Personal Financial Advice

6.1. The Services are intended to provide general educational information, trading concepts, market observations, demonstrations and learning support.

6.2. Unless separately agreed through a legally permissible service, the Provider does not undertake to provide personalised investment advice, manage the Student's funds, operate the Student's account, execute trades on the Student's behalf or provide discretionary account management. Forex Trader Telugu · Terms & Conditions · Draft v1.0 for legal review Page 4 of 11 FOREX TRADER TELUGU Terms & Conditions of Mentorship and Educational Services

6.3. Educational demonstrations and explanations are not a representation that the same approach will be suitable or profitable for every Student.

6.4. The Student is responsible for independently evaluating information and deciding whether to undertake any financial activity. This clause does not exempt the Provider from obligations imposed by applicable law or from responsibility for the Provider's own representations and conduct.

6.5. The label "educational only" does not change the legal character of an activity if the actual service or conduct is regulated. The Provider must obtain appropriate advice before offering any activity that may require registration, authorisation or other legal compliance.

7. Trading Risks And No Guarantee Of Results

7.1. Trading and funded-trading challenges involve substantial uncertainty and may result in financial loss, challenge failure, loss of fees, account restrictions or other adverse outcomes.

7.2. The Student acknowledges that market conditions, execution, costs, liquidity, platform rules, personal decisions, technical issues and other factors can affect results.

7.3. No guarantee is given that a Student will:

- Become a profitable trader.
- Pass any funded-trading evaluation or challenge.
- Receive or retain a funded account.
- Receive any payout or withdrawal.
- Earn a particular amount of money.
- Recover a challenge fee or trading loss.
- Achieve a result similar to the Provider or another Student.

7.4. Past performance, payout records, certificates, testimonials and personal trading results are not reliable guarantees of future results.

7.5. The Student must not rely on marketing examples as a promise of a typical result. Where results are advertised, the Provider should present them accurately, with relevant context, and must not create a misleading impression of likely outcomes.

7.6. The Student is responsible for independently evaluating their financial circumstances, risk tolerance and ability to bear potential losses.

7.7. The Provider does not require Students to borrow money, use emergency funds or incur financial obligations to participate in trading.

8. Legal Compliance And Trading Platforms

8.1. The Student must comply with applicable Indian laws, including applicable foreign-exchange, payment, tax and financial-services requirements.

8.2. The Provider must not knowingly encourage or facilitate transactions prohibited by applicable law. No provision in these Terms authorises an otherwise unlawful transaction.

8.3. Before promoting or recommending a broker, electronic trading platform, funded-trading company or financial product to Indian residents, the Provider must independently assess whether the activity and promotion are legally permissible.

8.4. The Provider does not represent that a third-party firm is authorised, approved, endorsed or guaranteed by an Indian regulator unless that representation is accurate and can be substantiated.

8.5. Students must independently review a third party's eligibility requirements, terms, fees, prohibited practices, challenge rules, payout conditions, geographical restrictions and other relevant policies before engaging with it.

Forex Trader Telugu · Terms & Conditions · Draft v1.0 for legal review Page 5 of 11 FOREX TRADER TELUGU
Terms & Conditions of Mentorship and Educational Services

8.6. Students must not assume that a platform is authorised merely because it is not named on a regulatory warning list.

8.7. The Provider may suspend or discontinue educational material, promotional links or referrals where reasonably necessary to address a compliance concern. Any resulting change to the purchased Services will be handled in accordance with the applicable agreement and law.

9. Third-Party Firms, Referrals And Support

9.1. Third-Party Providers operate independently of Forex Trader Telugu. Their products, eligibility decisions, platform availability, fees, trading rules, account restrictions, challenge outcomes and payout decisions are determined under their own policies and applicable law.

9.2. The Provider does not guarantee that a Student will be accepted by a third party, pass a challenge, retain access to an account, obtain a payout or receive a favourable response to a complaint.

9.3. The Provider may provide assistance with a legitimate issue involving a third party where the Student registered through the Provider's designated referral link or code and satisfies the applicable support requirements.

9.4. Referral-based assistance is limited to reasonable efforts to communicate, escalate or help clarify the issue with the relevant third party. It does not give the Provider authority to override that party's decisions.

9.5. Any support eligibility condition must be disclosed clearly before the Student relies on it. A referral condition does not eliminate a Student's rights against the third party or any rights that cannot lawfully be excluded.

9.6. The Provider is not responsible for a third party's independent actions merely because the Provider has a referral relationship with it. This does not exclude liability for the Provider's own unlawful conduct, misleading representations or other liability that cannot lawfully be excluded.

9.7. The Provider should disclose material referral commissions, sponsorships, free services or other benefits where required by applicable law or advertising standards. The Provider must verify what compensation is actually received before publishing an affiliate disclosure.

10. Fees, Payment And Taxes

10.1. The advertised fee for the six-month mentorship is **₹14,999**, payable in full before access is provided, unless a different offer is expressly agreed in writing.

10.2. The Student must pay through the payment methods authorised by the Provider. Students should not send payment credentials, passwords or authentication codes through Telegram or direct messages.

10.3. The Provider will maintain reasonable records of payments and issue applicable receipts or tax documents as required by law.

10.4. Any applicable taxes, including GST where legally chargeable, must be disclosed and handled in accordance with applicable law. The Provider's current non-registration status does not establish that registration is unnecessary. The Provider must obtain tax advice on registration, invoicing and place-of-supply requirements before finalising this clause.

10.5. The Provider will not impose undisclosed charges or materially change the agreed price after purchase without a lawful basis and appropriate disclosure.

11. Refunds, Cancellations And Payment Disputes

11.1. The intended commercial policy is that the mentorship fee is non-refundable after purchase because the package includes access to digital educational materials and a time-limited mentorship service.

11.2. This policy does not exclude refunds, remedies or other rights that must be provided under applicable law. Forex Trader Telugu · Terms & Conditions · Draft v1.0 for legal review Page 6 of 11 FOREX TRADER TELUGU Terms & Conditions of Mentorship and Educational Services

11.3. The Student should contact support@forextrader.telugu.com promptly if a payment was duplicated, access was not provided, a material service was not delivered, or a technical or billing problem occurred.

11.4. The Provider will investigate genuine complaints and, where appropriate, provide a correction, restored access, replacement service, refund or other remedy required by the circumstances and applicable law.

11.5. A Student is not entitled to compensation merely because they failed a trading challenge, made a trading loss, did not become profitable or did not obtain a payout, where the loss arose from independent trading decisions or third-party outcomes and no separate legal basis for compensation exists.

11.6. The Provider will not use this policy to refuse a remedy for misleading advertising, material non-delivery, deficient services or any other matter for which a remedy is legally required.

11.7. Students should raise payment disputes with the Provider promptly and provide relevant transaction details. Nothing in this clause prohibits a Student from contacting their payment provider, bank, consumer authority or another competent body where legally entitled to do so.

12. Intellectual Property And Limited Access Licence

12.1. Subject to third-party rights, the Provider retains ownership of original Course Materials created by the Provider, including original videos, notes, presentations, recordings and educational content.

12.2. After payment, the Student receives a limited, personal, non-exclusive and non-transferable permission to access and use the Course Materials for private educational purposes during the agreed access period.

12.3. Unless expressly permitted in writing or by applicable law, the Student must not:

- Copy, redistribute, publish, sell, sublicense or commercially exploit Course Materials.
- Record, reproduce or publicly stream restricted live sessions.
- Share private course links, Telegram invitations or account credentials.
- Upload restricted content to public websites, file-sharing services or other communities.
- Repackage Course Materials or use them to create a competing commercial course.
- Remove ownership notices or misrepresent the Provider's work as their own.

12.4. This clause does not transfer ownership of general ideas, facts or methods that are not protected by intellectual-property law. It does not prohibit uses permitted by applicable law.

12.5. Course access expires at the end of the agreed six-month period unless a different access period was expressly purchased or agreed.

12.6. Students may retain personal notes they independently create, provided they do not reproduce protected Course Materials unlawfully or disclose confidential information.

13. Anti-Piracy And Enforcement

13.1. The Provider may investigate credible reports of unauthorised copying, redistribution, account sharing or other infringement.

13.2. Where reasonably necessary, the Provider may temporarily suspend access while investigating a serious suspected violation. Except where urgent action is reasonably necessary to prevent ongoing harm, the Provider should give the Student notice and a reasonable opportunity to respond.

13.3. If a material violation is established, the Provider may take proportionate action, including a warning, restriction of affected access, termination of access or lawful enforcement proceedings.

13.4. The Provider may submit lawful takedown requests or seek remedies available under applicable law.

13.5. The Provider will not impose arbitrary fines or predetermined penalties without a lawful basis. Any claim for damages or other relief must be assessed under applicable law.

13.6. The absence of current watermarking or leak-detection technology does not grant Students permission to distribute protected materials. Forex Trader Telugu · Terms & Conditions · Draft v1.0 for legal review Page 7 of 11 FOREX TRADER TELUGU Terms & Conditions of Mentorship and Educational Services

14. Telegram Community Rules

14.1. Students must behave lawfully and respectfully in the Telegram community and in any associated mentorship sessions.

14.2. Prohibited conduct includes:

- Harassment, threats, intimidation or targeted abuse.
- Sharing private invitation links or confidential community content without authorisation.
- Piracy, impersonation, credential sharing or unauthorised account access.
- Spam, scams, fraudulent solicitations or disruption of sessions.
- Knowingly false statements intended to cause unlawful harm to another person.

- Unauthorised disclosure or misuse of another Student's personal information.
- Conduct that materially interferes with the safe and orderly operation of the community.

14.3. Nothing in these Terms prohibits honest criticism, good-faith complaints, lawful reporting of suspected wrongdoing, or other legally protected activity.

14.4. Depending on the seriousness of the conduct, the Provider may issue a warning, restrict posting, suspend access or terminate community membership. Serious threats, fraud, piracy or other urgent risks may justify immediate temporary action, subject to appropriate review.

14.5. The Provider will handle complaints and alleged violations reasonably and consistently, having regard to the evidence, severity and applicable law.

15. Student Results, Testimonials And Marketing

15.1. The Provider may present accurate and appropriately contextualised examples of the Provider's own trading experience, subject to applicable law and advertising standards.

15.2. A Student's purchase or participation does not, by itself, grant permission to publish their name, face, messages, testimonial, trading account details, financial information or results in marketing materials.

15.3. Before using identifiable Student results or testimonials, the Provider should obtain separate, informed permission specifying the intended use. Where required, the Provider must also comply with applicable data-protection and advertising requirements.

15.4. Any testimonial must be genuine, accurately represented and not presented in a way that falsely implies typical results or guaranteed success.

15.5. Students may raise questions or withdraw permission for future uses where applicable law or the terms of their consent allow it. Withdrawal will be handled subject to lawful retention and any legitimate prior publication that cannot reasonably be reversed.

16. Privacy And Personal Information

16.1. The Provider's Privacy Policy, available at [insert privacy-policy URL] , forms part of the information provided to Students about personal-data handling.

16.2. The Provider may collect and process information reasonably necessary to administer the mentorship, including names, contact details, payment records, support correspondence and relevant participation records.

16.3. Personal information will be handled in accordance with the applicable Privacy Policy and applicable data-protection law. The Provider should collect only information reasonably needed for stated purposes and use appropriate safeguards.

16.4. Students should not submit passwords, payment authentication codes, unnecessary financial-account details or other highly sensitive credentials through Telegram or community messages.

16.5. Telegram is a third-party service. Its processing of information is governed by its own terms and privacy practices. Students should understand that messages shared within a group may be visible to other group members. Forex Trader Telugu · Terms & Conditions · Draft v1.0 for legal review Page 8 of 11 FOREX TRADER TELUGU Terms & Conditions of Mentorship and Educational Services members.

16.6. The Provider should not use Student information for unrelated marketing purposes without an appropriate legal basis and any consent required by law.

16.7. Requests concerning personal information may be sent to support@forextraderTelugu.com. The Provider will respond in accordance with applicable law.

17. Support, Complaints And Service Issues

17.1. Students may raise service complaints by emailing support@forextraderTelugu.com.

17.2. Complaints should describe the issue, relevant dates, the service purchased and any supporting evidence. Students should not include unnecessary sensitive credentials.

17.3. The Provider will make reasonable efforts to acknowledge, investigate and respond to genuine complaints within a reasonable period.

17.4. Where a Student alleges that a service was not delivered as promised, the Provider will review the relevant offer, payment records, communications and evidence of delivery.

17.5. Where a Student requests help after a trading loss, the Provider may review relevant backtesting records and explain potential errors as part of the purchased educational support, subject to the scope of the package.

17.6. Such educational review is not a promise to recover losses, reimburse challenge fees, restore a third-party account or secure a payout.

17.7. These procedures do not prevent Students from using lawful consumer-complaint mechanisms or other legal remedies.

18. Disclaimers And Limitation Of Liability

18.1. To the extent permitted by law, the Provider does not guarantee uninterrupted availability of third-party platforms, Telegram, payment services or internet connectivity.

18.2. The Provider is not responsible for independent trading decisions made by Students or for independent third-party decisions, including eligibility refusals, challenge failures, account restrictions or payout denials, except to the extent responsibility arises from the Provider's own conduct or applicable law.

18.3. The Provider does not undertake to insure Students against trading losses, challenge fees, lost opportunities, platform failures or other financial outcomes.

18.4. Nothing in these Terms excludes or limits liability for fraud, wilful misconduct, legally actionable misrepresentation, negligence where liability cannot lawfully be excluded, breach of non-excludable statutory obligations, or any other liability that applicable law prohibits the Provider from excluding or limiting.

18.5. Any limitation of liability must be interpreted only to the extent lawful and reasonable in the circumstances. It does not remove consumer rights or remedies that cannot legally be waived.

18.6. The Provider will not treat a general disclaimer as permission to make misleading claims, fail to deliver the advertised service or disregard applicable regulatory obligations.

19. Suspension And Termination

19.1. The Provider may suspend or terminate access for material non-payment, serious misconduct, piracy, unauthorised account sharing, fraud, threats, or other material breaches of these Terms.

19.2. Where appropriate, the Provider will give notice of the alleged breach and a reasonable opportunity to correct it. Immediate temporary suspension may be justified where reasonably necessary to protect people, accounts, systems or confidential content.

19.3. Termination does not automatically eliminate payment obligations or other rights that accrued before termination. Forex Trader Telugu · Terms & Conditions · Draft v1.0 for legal review Page 9 of 11 FOREX TRADER TELUGU Terms & Conditions of Mentorship and Educational Services

19.4. If the Provider terminates a Student's access for reasons unrelated to the Student's breach, the Provider will consider any refund, replacement service or other remedy required by the agreement and applicable law.

19.5. Nothing in this section authorises the Provider to retain payment for services not supplied where a refund or other remedy is legally required.

20. Changes, Interruptions And Force Majeure

20.1. The Provider may make reasonable operational changes to schedules, session formats or delivery methods where necessary, provided the core purchased service is not materially misrepresented or improperly withheld.

20.2. Neither party will be treated as having breached these Terms merely because performance is delayed by an event beyond reasonable control, such as a major internet outage, natural disaster, government restriction or widespread third-party service disruption.

20.3. This clause does not automatically excuse non-performance indefinitely. The Provider will communicate material interruptions and consider appropriate alternatives or remedies where required by the circumstances and applicable law.

21. Governing Law And Dispute Resolution

21.1. These Terms are governed by the laws of India, subject to mandatory legal protections and rules governing jurisdiction.

21.2. The parties may attempt to resolve a dispute in good faith through written communication to support@forextrader.telugu.com.

21.3. If the dispute is not resolved, it may be brought before a court or other forum that has jurisdiction under applicable law.

21.4. Nothing in these Terms gives a court jurisdiction that it would not otherwise have, excludes a mandatory consumer forum or prevents a party from exercising a non-waivable legal right.

21.5. The final version must identify the Provider's actual business address and obtain legal advice on the appropriate jurisdiction wording. No particular city or court is assumed in this draft.

22. General Provisions

22.1. Entire agreement: These Terms, the applicable purchase description and any expressly incorporated policy constitute the agreement governing the purchased Services, subject to applicable law.

22.2. Severability: If a provision is held invalid or unenforceable, the remaining provisions will continue to apply to the extent legally permissible.

22.3. No waiver: A failure to enforce a provision on one occasion does not automatically waive the right to enforce it later.

22.4. Assignment: A Student may not transfer their course access or contractual rights where the transfer would breach these Terms. The Provider may not transfer its obligations in a manner that unlawfully diminishes Student rights.

22.5. Notices: Formal notices should be sent to the contact details stated at the beginning of these Terms or to updated contact details validly notified by the relevant party.

22.6. Language: These Terms are drafted in English. Any additional translation should be consistent with the final legally reviewed version.

22.7. Electronic records: Electronic acceptance and records may be used as evidence of the agreement, subject to applicable law and the reliability and authenticity of those records. Forex Trader Telugu · Terms & Conditions · Draft v1.0 for legal review Page 10 of 11 FOREX TRADER TELUGU Terms & Conditions of Mentorship and

23. Student Acknowledgement

Before purchasing, the Student should be given a clear opportunity to acknowledge that:

- They are at least 18 years old.
- They have read the applicable Terms and purchase description.
- They understand the six-month duration and the services included.
- They understand that trading and funded-trading challenges involve risk.
- They understand that profitability, challenge success, funding and payouts are not guaranteed.
- They understand the stated refund policy, subject to applicable legal rights.
- They understand that third-party firms make their own independent decisions.
- They understand the restrictions on sharing course content and account access.
- They have been provided access to the applicable Privacy Policy. The Provider should preserve the exact version of the Terms and the Student's affirmative acceptance with the associated purchase records. END OF DRAFT]]

Forex Trader Telugu · Terms & Conditions · Draft v1.0 for legal review Page 11 of 11