

TERMS AND CONDITIONS

This Agreement was last revised on November 14th, 2022.

I. INTRODUCTION

www.forbestuniversity.com (“website”) owned and managed by **FOR BEST UNIVERSITY** (“we,” “us,” or “our”) welcomes you.

We offer you access to our product and services through our “website” (defined below) subject to the following Terms of this agreement, which may be updated by us from time to time with or without notice to you. By accessing and using this Website, you acknowledge that you have read, understood, and agree to be lawfully bound by these Terms and Conditions and our Privacy Policy, which are hereby incorporated by reference (collectively, this “Agreement”). In case you do not agree with any of these terms, then please do not use the Website.

II. DEFINITIONS

- “**Agreement**” refers to this Terms and Conditions and the Privacy Policy and other documents provided to you by the Website;
- “**Service**” or “**Services**” refers to any service shown below, which we may offer through our Website.
- “**User**”, “**You**” and “**your**” refers to the person who is accessing the Website for taking or availing any service from us but has not registered on this website;
- “**Member**” refers to the users, who have obtained registration under this website for taking various services;
- “**We**”, “**us**” and “**our**” are references to **FOR BEST UNIVERSITY**;
- “**Website**” or “**Platform**” shall mean and include "<https://www.forbestuniversity.com>, and any successor Website or any of our affiliates;
- “**Member Account**” shall mean an electronic account opened for the User after registering on this Website for availing various services offered under the Website;

III. INTERPRETATION

- All references to the singular include the plural and vice versa and the word "includes" should be construed as "without limitation".
- Words importing any gender shall include all the other genders.
- Reference to any statute, ordinance or other law includes all regulations and other instruments and all consolidations, amendments, re-enactments, or replacements for the time being in force.
- All headings, bold typing, and italics (if any) have been inserted for convenience of reference only and do not define limit, or affect the meaning or interpretation of the terms of this Agreement.

IV. INTRODUCTION AND SCOPE

- **Scope.** These Terms govern your use of the Website and the Services. Except as otherwise specified, these Terms do not apply to Third-Party Products or Services, which are governed by their own terms of service.
- **Eligibility:** Certain Service of the Website is not available to minors under the age of 18 (or Twenty One (21) years in places where eighteen (18) years is not the age of majority) or to any users suspended or removed from the system by us for any reason.
- **Electronic Communication:** When you use this Website or send e-mails and other electronic communications from your desktop or mobile device to us, you are communicating with us electronically. By sending, you agree to receive a reply communications from us electronically in the same format and you can keep copies of these communications for your records.

V. SERVICES

At forbestuniversity.com we offer you a meticulously designed website where we help you create a healthy relationship with money and start to accumulate your wealth.

VI. MODIFICATIONS

We reserve the right, at our discretion, to change, modify, add to, or remove portions of the Terms (collectively, “**Changes**”), at any time. We may notify you of changes by posting a revised version of the Terms incorporating the Changes to its Website. Your continued use of the Site following the posting of changes will mean that you accept and agree to the Changes.

VII. ACCOUNT

For accessing the website and using its Resources, you may be required to provide specific information and create a user ID and password to establish an account.

You agree that by clicking “Join Now”, “Sign Up” or similar, registering, accessing, or using our services, you are agreeing to enter into a legally binding contract with For best university. If you do not agree to this contract (“Contract” or “User Agreement”), do not click “Join Now” (or similar) and do not access or otherwise use any of our Services. If you wish to terminate this contract, at any time you can do so by closing your account and no longer accessing or using our Services.

You accept that the details you provide about establishing any account are correct and that you will keep your details up-to-date. Creating an account with false information is a violation of our terms, including accounts registered on behalf of others or persons under the age of 18.

You are responsible for the security of all of your user names, passwords, and registration information (such as unique account identifiers or historical billing information), and you are solely responsible for any use (authorized or not) of your accounts. You agree to notify us immediately about any unauthorized activity regarding any of your accounts or other breaches of security. We may at our discretion suspend or terminate any of your user names and passwords at any time with or without notice.

VIII. SCAMMING, SPAMMING, OR MISLEADING USERS

We believe Forbestuniversity.com should stay a clean place and we work hard to make it reliable and useful for users. Therefore we do not tolerate any illegal

activities, scams, spam, or trying to mislead other users to gain an advantage, get free work, or ask others to perform actions that are not legal. We monitor many things in the backend and as soon as we notice strange behavior, we put such accounts on hold and contact the owner. In cases where we are 100%, a user has tried to perform an illegal activity, we will immediately terminate such an account.

IX. USER CONTENT

A. Content Responsibility.

The website permits you to post comments, feedback, etc. but you are solely responsible for the content posted to you. You represent that you have required permission to use the content.

When posting content to the website, please do not post content that:

- contains ill-mannered, profane, abusive, racist, or hateful language or expressions, text, photographs, or illustrations that are pornographic or in poor taste, inflammatory attacks of a personal, racial or religious nature;
- is defamatory, threatening, disparaging, grossly inflammatory, false, misleading, fraudulent, inaccurate, unfair, contains gross exaggeration or unsubstantiated claims;
- violates the privacy rights of any third party, is unreasonably harmful or offensive to any individual or community;
- discriminates on the grounds of race, religion, national origin, gender, age, marital status, sexual orientation or disability, or refers to such matters in any manner prohibited by law;
- violates or inappropriately encourages the violation of any municipal, state, federal, or international law, rule, regulation, or ordinance;
- uses or attempts to use another's account, password, service, or system except as expressly permitted by the Terms of use uploads or transmits viruses or other harmful, disruptive, or destructive files;
- sends repeated messages related to another user and/or makes derogatory or offensive comments about another individual or repeats prior posting of the same message under multiple emails or subjects.

Any submitted content will be refused by us. If repeated violations occur, we reserve the right to cancel user access to the website without advanced notice.

X. SUBSCRIPTION

- All the purchases for any service available on the website shall be governed by our terms and conditions.
- For purchasing any service available on the website, the user has to subscribe to the appropriate Subscription Plan according to his requirements. You will be liable to pay us based on the Subscription Plan chosen.
- While providing your details you must be careful and warrant that the information provided is true and accurate.
- Payment mode shall be:
 - Online: Debit Cards and Credit Cards
 - PayPal
- You must notify us instantly if any particulars are inappropriate. If your payment has not been accepted you will be informed of this in writing along with the reasons.
- When you purchase a Subscription Plan, you expressly authorize us (or our third-party payment processor) to charge you for the term of your Subscription each time your payment is due under your Subscription Plan.
- We may ask you to supply additional information relevant to your Transaction, including your credit card number (or other payment information), the expiration date of your credit card, and your email and postal addresses for billing and notification (such information, "Payment Information").
- You represent and warrant that you have the legal right to use all payment method(s) represented by any such Payment Information.
- When you initiate a Transaction, you authorize us to provide your Payment Information to third parties so we can complete your Transaction and charge your payment method for the type of Transaction you have selected (plus any applicable taxes and other charges).

- **Subscriptions:** If you purchase a Subscription, you will be charged the one-time usage, monthly and annual (as applicable) Subscription fee, plus any applicable taxes, and other charges (“Subscription Fee”), at the beginning of your subscription and each month or year (as applicable) thereafter, at the then-current Subscription Fee. If you purchase a Subscription, we (or our third-party payment processor) will automatically charge you each month or year on the anniversary of the commencement of your Subscription, using the Payment Information you have provided until you cancel your subscription. By agreeing to these Terms and electing to purchase a Subscription, you acknowledge that your Subscription has recurring payment features and you accept responsibility for all recurring payment obligations before cancellation of your Subscription by you or us.
- The refund shall be allowed as per our refund policy.
- We are happy to support you if there is any issue you can contact our back-office team for any inquiry or problem.
- We take customer feedback very seriously and use it to constantly improve our products and quality of service.

XII. REFUND POLICY

At www.forbestuniversity.com, our general policy is your purchase will be considered final.

Without limiting the foregoing, you may cancel after the above-mentioned 14 days of your subscription at any time, upon such cancellation, you can still use the applicable paid service until the end of the terms you paid for.

For Cancellation of subscription, please cancel your subscription before 24 hours of renewal.

However, in a determination to accomplish customer satisfaction, the Customer can contact us through our email: info@forbestuniversity.com.

XIII. NO ADVISORY

Please note that some of the content, text, data, graphics, images, information, suggestions, guidance, and other material (collectively, "Information") that may be available on the Website (including information provided in direct response to

your questions or postings) may be provided by individuals. We do not in any way endorse any individual described herein. In no event shall we be liable to you or anyone else for any decision made or action taken by you in reliance on such information.

XVII. GENERAL CONDITIONS

For the Users

- We do not guarantee the accuracy, completeness, validity, or timeliness of information listed by us.
- We make material changes to these terms and conditions from time to time, we may notify you either by prominently posting a notice of such changes or via email communication.
- The Website is licensed to you on a limited, non-exclusive, non-transferable, non-sublicensable basis, solely to be used in connection with the Service for your private, personal, non-commercial use, subject to all the terms and conditions of this Agreement as they apply to the Service.
- You acknowledge and agree that we are not responsible for addressing any claims you or any third party may have concerning the Website;
- For best university reserves the right to suspend/terminate usage or access to the platform or system.
- For best university also is not responsible for activities or legal consequences of your use in locations that may attempt to criminalize or limit your interactions. You must make your own informed decisions about the use of the Website in your location and assess any potential adverse consequences.

XVIII. LIMITED GUARANTEE

By this Website:

- We provide an opportunity for you to avail the offered Products and Services from our Website.
- We do not provide any warranty or guarantee that the products and service descriptions are accurate, complete, reliable, current, or error-free. If a service

offered by the Website is not as described, your sole remedy is to intimate us about Services for taking further action.

XIX. GEOGRAPHIC RESTRICTION

We reserve the right, but not the obligation, to limit the usage or supply of any service to any person, geographic region, or jurisdiction. We may use this right as per the necessity. We reserve the right to suspend any Service at any time. Any offer to provide any Service made on this Website is invalid where banned.

XX. USER RESPONSIBILITIES

- You shall use the Service, Website for a lawful purpose and comply with all the applicable laws;
- You shall not use or access the Website for collecting any market research for some competing business;
- You shall not misrepresent or impersonate any person or entity for any false or illegal purpose;
- You will not use any device, scraper, or any automated thing to access the Website for any means without taking permission.
- You will inform us about anything that is inappropriate or you can inform us if you find something illegal;
- You will not interfere with or try to interrupt the proper operation of the Website through the use of any virus, device, information collection or transmission mechanism, software or routine, or access or try to gain access to any data, files, or passwords connected to the Website through hacking, password or data mining, or any other means;
- You will not cover, obscure, block, or in any way interfere with any advertisements and/or safety features (e.g., report abuse button) on the Website;
- You will let us know about the unsuitable content of which you become aware. If you discover something that infringes any law, please let us know, and we'll review it.

We reserve the right, in our sole and absolute discretion, to deny you access to the Website or any service, or any portion of the Website or service, without notice, and to remove any content.

XXI. RESTRICTION

To use our Services, you must:

1. Comply with applicable laws and regulations and not indulge in illegal activities;
2. Not involved in an activity that is harmful to us or our users, Service providers, or anyone else;
3. Not use any Service or any process to damage, disable, impair, or otherwise attack our Services or the networks connected to the Services.
4. Protect your username and password;
5. Not use any automated process to access or use the Services or any process, whether automated or manual, to capture data or content from any Service for any reason; and

We can take any technical, legal, and other actions that we deem, in our sole discretion, necessary and appropriate without notice to you to prevent violations and to enforce this Agreement.

XXII. EXCLUSION OF LIABILITY

You understand and agree that we (a) do not guarantee the accuracy, completeness, validity, or timeliness of information listed by us or any third parties; and (b) shall not be responsible for any materials posted by us or any third party. You shall use your judgment, caution, and common sense in evaluating any prospective methods or offers and any information provided by us or any third party.

Further, we shall not be liable for direct, indirect consequential, or any other form of loss or damage that may be suffered by a user through the use of the **www.forbestuniversity.com** Website **FOR BEST UNIVERSITY** including loss of data or information or any kind of financial or physical loss or damage.

In no event shall **FOR BEST UNIVERSITY**, nor its owners, directors, employees, partners, agents, suppliers, or affiliates, be accountable for any indirect, incidental, special, eventful, or exemplary costs, including without limitation, loss of proceeds, figures, usage, goodwill, or other intangible losses, consequential from (i) your use or access of or failure to access or use the Service; (ii) any conduct or content of any third party on the Service; and (iii) unlawful access, use or alteration of your transmissions or content, whether or not based on guarantee, agreement, domestic wrong (including carelessness) or any other lawful concept, whether or not we've been aware of the possibility of such damage.

XXIII. NO RESPONSIBILITY

We are not responsible to you for:

- any losses you suffer because the information you put on our website is inaccurate or incomplete; or
- any losses you suffer because you cannot use our website at any time; or
- any errors in or omissions from our website; or
- any losses you may suffer by relying on any commentary, postings, or reviews (of our services or that of our partners) on our website; or
- any unauthorized access or loss of personal information that is beyond our control.

XXIV.RELEASE

You release us and our successors from all losses, damages, rights, demands, and actions of any kind, including personal injuries, death, and property damage, that are directly or indirectly related to or arising from your use of the Services (collectively, "Claims").

xxv. THIRD-PARTY LINKS

The Website may comprise links to external or third-party Websites ("External Sites"). These links are provided exclusively as ease to you and not as an authorization by us of the content on such External Sites. The content of such External Sites is created and used by others. You can communicate with the site

administrator for those External Sites. We are not accountable for the content provided in the link of any External Sites and do not provide any representations about the content or correctness of the information on such External Sites. You should take safety measures when you are downloading files from all these Websites to safeguard your computer from viruses and other critical programs. If you agree to access linked External Sites, you do so at your own risk.

xxvi. PERSONAL INFORMATION AND PRIVACY POLICY

By accessing or using this Website, you approve us to use, store, or otherwise process your personal information as per our Privacy Policy.

xxvii. ERRORS, INACCURACIES, AND OMISSIONS

Every effort has been taken to ensure that the information offered on this Website is accurate and error-free. We apologize for any errors or omissions that may have occurred. We cannot give you any warranty that usage of the Website will be error-free or fit for purpose, timely, that defects will be amended, or that the site or the server that makes it available is free of viruses or bugs or signifies the full functionality, accuracy, reliability of the Website and we do not make any warranty whatsoever, whether express or implied, relating to fitness for purpose, or accuracy.

xxviii. LIMITATION OF LIABILITY

The website and the service are provided on an “as is” and “as available” basis without any warranties of any kind, including that the website will operate error-free or that the website, its servers, or its content or service are free of computer viruses or similar contamination or destructive features.

We disclaim all licenses or warranties, including, but not limited to, licenses or warranties of title, merchantability, non-violation of third parties' rights, and fitness for a particular purpose and any warranties arising from a matter of dealing, course of performance, or usage of trade. In relation to any warranty, contract, or common law tort claims: (i) we shall not be liable for any unintended,

incidental, or substantial damages, lost profits, or damages resulting from lost data or business stoppage resulting from the use or inability to access and use the website, or the content, even if we have been recommended of the possibility of such damages.

The website may comprise technical incorrectness or typographical errors or omissions. Unless required by applicable laws, we are not accountable for any such typographical, technical, or pricing errors recorded on the website. The website may contain information on certain services, not all of which are available in every location. A reference to a service on the websites does not suggest that such service is or will be accessible in your location. We reserve the right to do changes, corrections, and/or improvements to the website at any time without notice.

XXIX. COPYRIGHT AND TRADEMARK

The Website contains material, such as software, text, graphics, images, designs, sound recordings, audiovisual works, and other material provided by or on behalf of us (collectively referred to as the “Content”). The Content may be possessed by us or third parties. The unauthorized use of the Content may infringe copyright, trademark, and other laws. You have no rights in or to the Content, and you will not take the Content except as allowed under this Agreement. No other use is allowed without prior written consent from us. You must recollect all copyright and other proprietary notices contained in the original Content on any copy you make of the Content. You may not transfer, provide license or sub-license, sell, or modify the Content or reproduce, display, publicly perform, make a derivative version of, distribute, or otherwise use the Content in any way for any public or commercial purpose. The use or posting of the Content on any other Website or in a networked computer environment for any purpose is expressly prohibited.

If you infringe any part of this Agreement, your permission to access and/or use the Content and the Website automatically terminates and you must immediately destroy any copies you have made of the Content.

Our trademarks, service marks, and logos used and displayed on the Website are registered and unregistered trademarks or service marks of us. Other company, product, and service names located on the Website may be trademarks or service

marks owned by others (the “Third-Party Trademarks,” and, collectively with us, the “Trademarks”). Nothing on the Website should be construed as granting, by implication, estoppel, or otherwise, any license or right to use the Trademarks, without our prior written permission specific for each such use. None of the Content may be retransmitted without our express, written consent for every instance.

xxx. INDEMNIFICATION

You agree to defend, indemnify, and hold us and our officers, directors, employees, successors, licensees and assigns harmless from and against any claims, actions, or demands, including, without limitation, reasonable legal and accounting fees, arising or resulting from your breach of this Agreement or your misuse of the Content or the Website. We shall provide notice to you of any such claim, suit, or proceeding and shall assist you, at your expense, in defending any such claim, suit, or proceeding. We reserve the right, at your expense, to assume the exclusive defense and control of any matter that is subject to indemnification under this section. In such case, you agree to cooperate with any reasonable requests assisting our defense of such matter.

xxxI. MISCELLANEOUS

SEVERABILITY

If any provision of these Terms is found to be unenforceable or invalid, that provision will be limited or eliminated to the minimum extent necessary so that the Terms will otherwise remain in full force and effect and enforceable.

TERMINATION

Term. The Services will be provided to you can be canceled or terminated by us. We may terminate these Services at any time, with or without cause, upon written notice. We will have no liability to you or any third party because of such termination. Termination of these Terms will terminate all of your Services subscriptions.

Effect of Termination. Upon termination of these Terms for any reason, or cancellation or expiration of your Services: (a) We will cease providing the Services; (b) you will not be entitled to any refunds or usage fees, or any other

fees, pro-rata or otherwise; (c) any fees you owe to us will immediately become due and payable in full, and (d) we may delete your archived data within 30 days. All sections of the Terms that expressly provide for survival, or by their nature should survive, will survive termination of the Terms, including, without limitation, indemnification, warranty disclaimers, and limitations of liability.

ENTIRE AGREEMENT

This Agreement constitutes the entire agreement between the parties hereto concerning the subject matter contained in this Agreement.

GOVERNING LAW AND JUDICIAL RECOURSE

The terms herein will be governed by and construed under the laws of Slovakia without giving effect to any principles of conflicts of law. The courts of Slovakia shall have exclusive jurisdiction over any dispute arising from the use of the Website.

FORCE MAJEURE

We will have no liability to you, your users, or any third party for any failure us to perform its obligations under these Terms if such non-performance arises as a result of the occurrence of an event beyond our reasonable control of us, including, without limitation, an act of war or terrorism, natural disaster, failure of electricity supply, riot, civil disorder, or civil commotion or other force majeure event.

ASSIGNMENT

We shall have the right to assign/transfer this agreement to any third party including our holding, subsidiaries, affiliates, associates, and group companies, without any consent of the User.

CONTACT INFORMATION

If you have any questions about these Terms, please contact us at info@forbestuniversity.com.