

Fostermans Global Refund Policy

Last Updated: 17/09/2023

1. Introduction

Fostermans is dedicated to providing high-quality trading education and resources to our customers worldwide. To ensure transparency and compliance with applicable laws and regulations, we have established this refund policy, which outlines our general policies regarding refunds. Please read this policy carefully before making a purchase.

2. General Refund Policy

2.1 No Refunds: Due to the digital and educational nature of our products and services, we generally do not offer refunds on any purchases. This policy applies to all our courses, training materials, webinars, software, and any other digital products or services offered by Fostermans.

2.2 Commitment to Your Satisfaction: While we do not offer refunds as a standard practice, we are committed to ensuring your satisfaction with our products and services. If you encounter any issues with our offerings, encounter technical problems, or have questions, please contact our customer support team, and we will strive to address your concerns promptly.

3. Specific Country Refund Provisions

3.1 United Kingdom (UK):

- **Right to Cancel:** Under the Consumer Contracts (Information, Cancellation, and Additional Charges) Regulations 2013, customers in the UK have the right to cancel their purchase within 14 days from the date of purchase. This "cooling-off period" allows for a full refund without the need to provide a reason.
- **Exemptions:** Exemptions to the right to cancel may apply, as provided by UK law. Customers are encouraged to review these exemptions before making a purchase.

3.2 United States (USA):

- **Federal Law:** In the USA, federal laws do not require merchants to provide a specific return or refund policy. However, it is our policy to address customer concerns within the bounds of applicable state laws and regulations.

3.3 International Customers:

- International customers are subject to the general refund policy outlined in section 2.

4. Contact Us

If you wish to exercise any rights or have any questions or concerns regarding this refund policy or need assistance with our products and services, please feel free to contact our customer support team at contact@fostermans.com. We are here to assist you and ensure your satisfaction within the bounds of applicable laws and regulations.

5. Changes to the Refund Policy

Fostermans reserves the right to modify or update this refund policy at any time to ensure continued compliance with legal requirements. Any changes will be posted on our website, and the date of the most recent update will be indicated at the beginning of the policy.

By continuing to use our products and services after any policy changes, you agree to be bound by the updated refund policy.

6. Governing Law

This refund policy shall be governed by and construed in accordance with the laws of England and Wales for customers in the UK and by the laws of the United States for customers in the USA. For international customers, this policy shall be governed by the laws of the respective jurisdiction as required by law.

Fostermans General Terms and Conditions

Last Updated: 17/09/2023

1. Acceptance of Terms

1.1 By enrolling in any Fostermans courses, subscribing to our services, or accessing our digital content, you agree to be bound by these General Terms and Conditions ("Terms"). Please read these Terms carefully before using our products and services.

2. Content and Services

2.1 Fostermans agrees to provide trading education content and services ("Services") as described in our course outlines or service agreements.

2.2 While we strive to maintain the schedule and quality of our Services, we reserve the right to make changes to the schedule or content delivery without notice. This may include the rescheduling or cancellation of teaching sessions or updates to course materials.

2.3 Fostermans shall not be held liable for any missed teaching sessions or content delivery delays, provided reasonable efforts are made to reschedule or provide alternative content access.

3. User Obligations

3.1 As a user of Fostermans' Services, you agree to:

- a) Abide by all applicable laws and regulations.
- b) Respect the intellectual property rights of Fostermans and fellow course participants.
- c) Attend teaching sessions and complete coursework as required.

4. Refund Policy

4.1 Our refund policy is as outlined in our separate "Fostermans Refund Policy," which you should read carefully before making any purchases.

5. Intellectual Property

5.1 All content provided by Fostermans, including course materials, webinars, software, and other digital products, is protected by intellectual property laws. You may not reproduce, distribute, or modify our content without prior written consent.

6. Limitation of Liability

6.1 Fostermans shall not be liable for any direct, indirect, incidental, special, or consequential damages resulting from the use or inability to use our Services, including but not limited to missed teaching sessions or content delivery delays.

7. Governing Law and Jurisdiction

7.1 These Terms shall be governed by and construed in accordance with the laws of Northern Ireland. Any disputes arising from or related to these Terms shall be subject to the exclusive jurisdiction of the courts of Northern Ireland.

8. Changes to Terms

8.1 Fostermans reserves the right to modify or update these Terms at any time. Any changes will be posted on our website, and the date of the most recent update will be indicated at the beginning of the Terms. By continuing to use our Services after any changes to these Terms, you agree to be bound by the updated Terms.

Disclaimer and Legal Notice

By accessing and using the fostermans.com website ("Website") and participating in the Fostermans Discord Group ("Group"), you agree to the following terms and conditions:

1. No Liability for Loss or Damage

Under no circumstances shall Fostermans or its affiliates, employees, or representatives be liable to you for any loss, win, or damage of any kind incurred as a result of your use of the Website or the Group, or your reliance on any information provided on the Website or within the Group. Your use of the Website and the Group, as well as your reliance on any information therein, is solely at your own risk.

2. No Financial Advice

Nothing contained in the Website or the Group should be interpreted as financial advice. The information provided is not intended to be investment or trading advice and should not be construed as a recommendation to buy, sell, or hold any of the following: ETFs, Stocks, Securities, Cryptocurrencies, Coins, Futures, Options, or any other form of tradable or investment assets discussed in the Group.

3. Entertainment and Personal Opinions

All content provided on the Website and within the Group is for entertainment purposes only and reflects the personal opinions of either the owner or staff members. Any services offered by Fostermans do not constitute financial advice, and Fostermans accepts no liability for any actions taken based on the information provided.

4. Legal Advice

This disclaimer is not a substitute for legal advice. If you have specific legal concerns or require legal guidance, you should seek the counsel of a qualified attorney.

5. Acceptance of Terms

By using the Website and participating in the Group, you acknowledge that you have read and understood this disclaimer and agree to its terms and conditions.

6. Changes to Disclaimer

Fostermans reserves the right to modify or amend this disclaimer at any time without prior notice. It is your responsibility to review this disclaimer regularly for updates.

7. Contact Information

If you have any questions or concerns regarding this disclaimer, you may contact us at contact@fostermans.com.