Terms of Service

Effective Date: 03/31/2025
Trading Name: IAG Services FCZO (Trading as Educate.io, Iman Gadzhi)
Website: https://educate.io
Support Contact: support@educate.io
Platform: Whop, Inc. – https://whop.com

Overview

These Terms of Service ("Terms") govern access to and use of all digital programs, courses, and products made available by **Educate.io** through the **Whop** platform. By purchasing or participating in any program offered by Educate.io, users agree to these Terms in full.

Educate.io sells and distributes digital content via **Whop**, a third-party e-commerce platform. All transactions, subscriptions, and user access are facilitated through Whop's infrastructure. By engaging with our offerings, users also agree to Whop's own Terms of Service and Privacy Policy:

- [Whop Terms of Service](#)

- [Whop Privacy Policy](#)

Available Programs

All programs and products listed below (and others added in future) are available exclusively via Whop:

- **Millionaire Mindset**

- **Monetise**

- **Monetise Pro**

- **Monetise Mania**

- Additional content and digital resources as released

Access Duration for Monetise & Monetise Pro

Access to Monetise and Monetise Pro is valid for 12 months from the date of purchase. After the 12-month period ends, access to the program content and support will expire unless the user chooses to resubscribe.

However, users enrolled in the Monetise program are covered by our "Learn Until You Earn" Guarantee:

If, after 12 months, a user has not earned back at least the full amount paid for the Monetise program, continued access and support will be extended at no extra cost until that milestone is achieved.

To qualify:

- The user must provide verification through their Whop account, confirming that they have not yet earned back the cost of their enrolment.

- This verification must be submitted honestly and in good faith, and may include proof of progress, attempted actions, and participation logs.

Included Tools & Resources with Monetise & Monetise Pro

Users enrolled in the Monetise and Monetise Pro programs receive access to a suite of proprietary tools and resources designed to accelerate implementation and results. These include:

- Ghostwriter AI – A powerful AI-driven copywriting tool for ads, emails, landing pages, and more.

- Synthesise AI – A strategic framework generator that helps users rapidly develop and validate digital product ideas.

While The Personal Brand Blueprint is delivered directly through the Whop platform, both Ghostwriter AI and Synthesise AI are accessed externally via third-party URLs. Login and access credentials are provided after program enrolment. Continued access to these tools is subject to the 12-month Monetise license duration and resubscription terms outlined above.

Content Ownership & Distribution Rewards

Educate.io may operate a content distribution and rewards system, allowing users to receive benefits by sharing, promoting, or engaging with our educational content. Participation in such systems is optional but governed by these Terms.

By submitting content—such as reviews, testimonials, video clips, images, written statements, or other media—users grant Educate.io the irrevocable right to:

- Use, reproduce, modify, and publicly display submitted content

- Distribute the content across platforms for remarketing and promotional purposes

- Attribute submitted content to the user (with or without name attribution, depending on context)

Educate.io may also request explicit consent where legally required, but generally reserves the right to reuse submitted content for marketing purposes.

Refund Policy

Educate.io Terms of Service

All programs sold by Educate.io via Whop are eligible for a refund, provided the following conditions are met:

- Refund requests for Millionaire Mindset and Make Money Online Challenge VIP must be submitted within 30 calendar days of purchase; Refund requests for Monetise, Monetise Pro and other programs must be made within 7 days of purchase.

- Requests must be sent to support@educate.io with proof of purchase (e.g. order confirmation or email).

- Refunds will only be processed via the Whop platform using the original payment method.

- Abuse of the refund system may result in account suspension or denial of future access.

Educate.io reserves the right to deny refunds if there is evidence of policy abuse, excessive consumption of course material prior to refund request, or bad faith behaviour.

Platform Access & Third-Party Terms

All purchases are hosted on **Whop**. Users must create an account on Whop and comply with its platform policies, terms, and updates. Educate.io does not control the Whop platform and is not responsible for downtime, platform-related errors, or account access issues originating from Whop.

For any platform-related issues (including login/access problems), users should first consult Whop's official support and documentation. However, Educate.io will assist where possible via support@educate.io.

No Guarantees or Earnings Claims

While our programs aim to educate and empower, Educate.io makes no income guarantees or specific results claims. All learning outcomes depend on the user's effort, understanding, and application. Any testimonials or case studies are for illustrative purposes only and do not imply typical or guaranteed outcomes.

Account Termination

Educate.io reserves the right to suspend or terminate access to any user who violates these Terms, abuses community systems, engages in fraudulent refund behaviour, or attempts to reverse-engineer, resell, or distribute content outside of permitted uses.

Changes to Terms

Educate.io may update these Terms from time to time. All changes will be posted publicly and take effect immediately upon posting. Continued use of any course or platform after such updates constitutes agreement to the revised Terms.

Contact Information

For any questions, support requests, or refund inquiries, please contact: support@educate.io