

# Terms and Conditions

This website (the "Site") is owned and operated by **IAG SERVICES FZCO**, doing business as [Educate.io](https://www.educate.io) ("Company," "we," "us," or "our"). By accessing or using this Site, you agree to be bound by these Terms, our Privacy Policy, Acceptable Use Policy, and any additional terms applicable to specific programs, services, or sections of the Site.

We may update these Terms at any time. Updates will be posted here. Continued use of the Site after changes means you accept the updated Terms.

## 1. Intellectual Property Rights

All content on the Site, including videos, text, graphics, logos, images, and downloadable materials, is our property or the property of our affiliates or licensors. This content is protected by copyright, trademark, and other intellectual property laws.

We grant you a limited, non-exclusive, non-transferable license for **personal, non-commercial use only**. You may not reproduce, modify, distribute, or exploit our content without prior written consent.

## 2. User-Submitted Content

When you submit content (e.g., comments, testimonials, uploads), you grant us a **worldwide, royalty-free, perpetual license** to use, reproduce, distribute, display, and adapt it.

If your submission is a "work made for hire," we own it. If not, you assign all rights to us. You represent that you have the necessary rights and that your content does not violate laws or third-party rights.

## 3. Earnings Disclaimer

We make **no guarantees of income or specific results**. Any examples, testimonials, or case studies are not typical and do not promise that you will achieve similar results.

Your success depends on many factors beyond our control, including effort, background, and market conditions. Use our content at your own risk.

## 4. Testimonials

Testimonials displayed on the Site are genuine customer experiences but are **not guarantees** of achieving the same or similar outcomes.

## 5. Online Commerce & Subscriptions

### Eligibility

By purchasing our products, you represent that you are at least 18 years of age, or that you are making the purchase with the knowledge and consent of a parent or legal guardian. If we discover that a purchase was made by a minor without such consent, we reserve the right to revoke access and issue a refund at our discretion. Parents or legal guardians who permit minors to use their payment information are deemed responsible for the minor's activity.

Subscriptions automatically renew unless cancelled at least 48 hours before the next billing date. All purchases are for individual use only—accounts and materials may not be shared. We also reserve the right to refuse service, cancel orders, or revoke access when necessary.

## 6. Refund Policy

[Educate.io](https://educate.io) is committed to customer satisfaction. To reflect this, we provide refund terms that allow users to try our products with confidence and request a refund within the stated period if the product is not the right fit.

Refund terms are product-specific and detailed below. To request a refund, you must contact **support@educate.io** within the applicable refund window, providing your name and the email address associated with the order. Refunds will be processed to the original payment method, subject to the conditions specified for the product purchased.

We believe this approach balances flexibility for our customers with the integrity of our products and ensures that all refund requests are handled fairly and transparently.

- **Monetise** – 7-day full refund guarantee. No questions asked.
- **Monetise Pro** – 7-day full refund guarantee. No questions asked.
- **Agency Accelerator** – 7-day full refund guarantee. No questions asked.
- **Digital Launchpad** – Refund on first payment only, if requested within 72 hours. No questions asked.
- **Command Centre** – 7-day full refund guarantee. No questions asked.
- **Boardroom** – Refunds available until **June 17, 2025**. No questions asked.

- **Mindset Accelerator** – Refunds available between **October 7, 2025**, and **October 14, 2025**. No questions asked.
- **MMOC 2.0 VIP Ticket** – Refunds available between **October 7, 2025**, and **October 14, 2025**. No questions asked.

The refund period starts on the date and time of purchase. Refunds are issued to the original payment method. Processing times depend on your bank or payment provider (typically 5–10 business days).

## 7. Program Guarantees

Certain programs may include performance guarantees. These are subject to time limits and conditions, as follows:

### Monetise Guarantee

When you enroll in Monetise, we provide a guarantee tied to your investment. We will continue to provide coaching and support until you have generated revenue equal to at least ten (10) times the amount of your initial purchase price, for a period of up to three (3) years from the date of purchase. For example, if your initial purchase price is \$2,000, the guaranteed support continues until you generate at least \$20,000 in revenue, or until three (3) years have elapsed - whichever comes first. This guarantee is fulfilled through continued coaching and support. It is not a money-back guarantee or promise of specific earnings. Individual results will vary, and your success depends on your own effort, skills, and market conditions.

These guarantees are program-specific and non-transferable. Any guarantees described herein are limited to continued coaching and support as outlined; they are not promises of income. Typical results vary and are influenced by factors outside our control.

**Monetise Pro Guarantee** When you enroll in Monetise Pro, we provide a guarantee tied to your investment. If you do not generate at least fifty thousand (50,000) USD within the initial coaching period of ninety (90) days, your Pro coaching will be renewed for an additional ninety (90) days at no extra cost. This guarantee is fulfilled through continued coaching and support, not through refunds or financial compensation. It is not a money-back guarantee or a promise of specific earnings. Individual results will vary, and your success depends on your own effort, skills, and market conditions.

These guarantees are program-specific and non-transferable. Any guarantees described herein are limited to continued coaching and support as outlined; they are

not promises of income. Typical results vary and are influenced by factors outside our control.

## **8. Promotions, Drawings & Giveaways**

From time to time, we may run promotions, sweepstakes, or prize drawings (collectively, “Giveaways”). These Giveaways may include physical goods, digital products, one-on-one experiences, or travel-related opportunities. The specific details of each Giveaway will be announced during the relevant session.

Giveaways are open to individuals who are at least 18 years of age (or the age of majority in their jurisdiction), as well as minors who have the consent of their parent or legal guardian where such participation is legally permitted. They are void where prohibited by law. Employees, contractors, and the immediate family or household members of the Sponsor are not eligible to enter.

Entry into a Giveaway generally requires live attendance at the applicable session and compliance with the real-time instructions provided (for example, completing a form, submitting a reaction in chat, or otherwise engaging as directed). Unless otherwise stated, only one entry per person per session will be accepted, and incomplete, late, or non-compliant entries will be deemed void.

Winners are selected at random from among eligible entries. The odds of winning depend on the number of eligible participants present and complying with the instructions. All decisions of the Sponsor regarding winner selection are final and binding.

If a Giveaway prize involves travel, Sponsor will cover only the costs that are expressly stated at the time of the award, such as airfare, accommodation, and local transfers. All other costs—including passports, visas, insurance, personal expenses, and incidental charges—remain the responsibility of the winner. Travel dates and arrangements are set by Sponsor and may be subject to blackout dates. If a winner is unable to travel or does not meet the necessary requirements, the prize may be forfeited and offered to an alternate.

If a Giveaway prize consists of a physical item, Sponsor will make reasonable efforts to arrange delivery to the winner. Winners are responsible for providing accurate shipping details as well as any import duties, customs clearance, or local restrictions associated with the delivery. In cases where delivery is not possible due to logistics, legal restrictions, or other practical limitations, Sponsor reserves the right to substitute the item with a cash equivalent of comparable value, determined at Sponsor’s discretion.

Winners are solely responsible for all taxes, duties, and reporting obligations arising from the receipt of a prize. Sponsor will not cover these amounts unless required by law. Potential winners may be announced live during the event and/or contacted via the email address on file. Failure to respond within forty-eight (48) hours, or within the timeframe specified at the time of notification, may result in forfeiture of the prize and selection of an alternate winner.

By accepting a prize, winners grant Sponsor the right to use their name, likeness, voice, and statements for promotional purposes in any media worldwide without additional compensation, unless prohibited by law.

Participation in a Giveaway is considered a bonus feature and not part of the core product offering. Winning or losing a prize does not affect refund rights; however, acceptance or retention of a prize constitutes a waiver of eligibility for a refund of the related product, as described in Section 6.

Sponsor reserves the right to disqualify participants for fraud, abuse, or violation of these Terms. Prizes are not transferable and have no cash alternative unless otherwise required by law or substitution is necessary. Sponsor may substitute prizes of equal or greater value in its discretion. Apple Inc. and other third parties are not sponsors or affiliates of these Giveaways, and their trademarks are used only for identification purposes.

### **Competition Earnings Display**

By participating in any program or service that includes a competition or leaderboard feature, you acknowledge and agree that your earnings may be displayed on the applicable leaderboard as part of the program's features, unless you explicitly opt out through the settings provided. Opting out will remove your earnings from public competition displays.

### **9. Lifetime Access Definition**

"Lifetime access" applies to program content only. Mentorship, support, software access and community features are typically provided for **12 months** unless stated otherwise. Ongoing access may require additional payment. Delivery formats and platforms may change.

### **10. Community Guidelines**

We may host private groups, chats, or forums. Respectful behavior is required. We may remove any participant who violates community standards without refund. Respectful conduct also applies to participation in competitions and leaderboards. Abuse, manipulation, or misrepresentation of earnings may result in removal.

## 11. Use of Software Products

Access to GhostwriterOS, Synthesise AI, AskIman, and Alchemy of Self is for **twelve (12) months** from the date of purchase (unless otherwise stated at checkout) and is subject to fair use. Excessive or abusive use may result in suspension without refund.

## 12. Disclaimers & Limitation of Liability

Our Site, products, and services are provided **“as is”** without warranties of any kind.

We disclaim all liability for direct, indirect, incidental, or consequential damages.

We do not provide investment, legal, tax, or financial advice. All materials are for educational purposes only. Consult licensed professionals before making decisions.

## 13. Registration & Security

You agree to provide accurate registration information and keep your login details secure. You are responsible for all activity under your account.

## 14. Dispute Resolution

### Governing Law

These Terms are governed by the laws of the **United Arab Emirates**. Any disputes shall be resolved through binding arbitration in Dubai, UAE, under the rules of the Dubai International Arbitration Centre (DIAC), except where applicable consumer protection laws require otherwise.

## 15. DMCA Notice

If you believe content on the Site infringes your copyright, email **info@iman-gadzhi.com** with a proper DMCA notice (see <http://www.loc.gov/copyright>).

## 16. Contact

For questions about these Terms, email **support@educate.io**.