

Legal Notice

Effective Date: 1st June 2025

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e. Independence of Users' Financial Decisions:

Educ8.online acknowledges the uniqueness of each user's financial situation, risk tolerance, and investment objectives, and we recognize that these factors play a critical role in determining the suitability of trading and investment strategies. Every individual has different financial goals, such as saving for retirement, growing a portfolio, achieving short-term gains, or preserving capital. Similarly, users' ability to absorb financial risk varies widely based on personal circumstances, including their income, savings, expenses, and financial obligations. For this reason, we emphasize the importance of customizing financial decisions to align with your personal financial context.

While Educ8.online provides general educational resources, market analysis, and trading tools aimed at enhancing users' understanding of financial markets, these resources are not designed to replace personalized financial advice. Users must recognize that generic financial strategies, no matter how well-presented, cannot fully account for the complexities of each individual's situation. Therefore, we strongly recommend that all users perform their own independent financial analysis before making any investment decisions. This involves assessing your current financial position, understanding the risks involved, and determining whether a particular trading strategy aligns with your long-term financial goals.

The Importance of Professional Financial Advice:

Professional advice is an essential component of successful trading and investment decisions. Engaging a certified financial advisor, investment professional, or tax expert who can offer advice tailored specifically to your financial situation ensures that you make informed decisions based on your individual risk profile, income levels, and personal goals. Financial professionals can provide critical guidance on issues such as:

- Risk management: Determining how much risk you can afford to take based on your income, savings, and existing investments.
- Asset allocation: Constructing a portfolio with the appropriate mix of assets (e.g., stocks, bonds, commodities) that matches your risk tolerance and time horizon.
- Tax efficiency: Understanding the tax implications of different trading strategies, including capital gains, tax-loss harvesting, and investment tax deferral options.
- Long-term financial planning: Ensuring that your investment decisions align with broader financial goals, such as retirement planning, funding education, or purchasing a home.

Increased Risk of Adverse Outcomes Without Personalized Advice:

Relying solely on the generic educational materials, tools, and trading insights provided by Educ8.online without considering your unique financial context can increase the likelihood of adverse financial outcomes. For example:

- Mismatched Risk Tolerance: A trading strategy that works for an experienced investor with a high-risk tolerance may lead to significant losses for someone with limited experience or a lower risk appetite. Without understanding your personal risk tolerance, you may engage in strategies that expose you to greater volatility and potential financial harm.
- Inappropriate Investment Strategies: Financial tools or strategies provided by Educ8.online may be beneficial for certain market conditions or specific goals but unsuitable for your individual objectives. For instance, short-term trading strategies may not align with a user whose primary focus is long-term capital preservation. Users who apply strategies without considering how they fit into their personal financial plans may face unintended financial consequences, including capital depletion or unrealized goals.
- Market Timing Risks: Following generalized advice on when to enter or exit trades based on market trends, without fully understanding economic conditions, market cycles, or sector-specific risks, could result in suboptimal market timing and potential losses. Professional advisors can offer insights based on macro-economic factors and your specific market interests, minimizing the risks associated with poor market timing.
- Ignoring Long-Term Financial Impact: Trading decisions that are made based on short-term market signals without regard for long-term financial implications may compromise broader financial goals, such as retirement planning or wealth accumulation. A financial professional can help balance short-term opportunities with long-term stability, ensuring that your investment approach supports sustainable growth.

Individual Responsibility and Decision-Making:

While Educ8.online aims to empower users with knowledge and market insights, users must ultimately take responsibility for their own financial decisions. Trading and investing require careful planning, risk assessment, and disciplined execution. Users should thoroughly assess the risks and rewards of any financial decision before acting, and failure to do so can lead to undesirable financial outcomes.

We urge users to:

- Review their personal financial situation in detail, including liquidity, debt levels, and income stability.
- Set clear financial goals and regularly revisit them as market conditions or personal circumstances change.
- Engage in continuous learning and market research to understand evolving market trends, risks, and opportunities.
- Consult licensed financial professionals to verify the appropriateness of strategies, especially before making significant financial commitments or entering complex trades.

By performing due diligence, obtaining professional advice, and considering your unique circumstances, you can make more informed decisions that align with your long-term financial interests and risk appetite. Neglecting to seek professional advice and relying solely on general resources can amplify the risk of experiencing financial losses, market setbacks, or unachieved financial goals.

f. Broad Scope of Disclaimer:

This disclaimer applies regardless of the cause of the losses, missed opportunities, or failed goals, whether they arise from:

- User error, such as misapplying strategies or misinterpreting market data,
- External market factors, including unforeseen events that impact the financial markets,
- Technical issues, such as the failure of trading platforms, delays in order execution, or loss of internet connectivity,
- Changes in financial regulations that may affect trading conditions, fees, or compliance requirements.

g. Encouragement to Seek Independent Advice:

Educ8.online strongly encourages users to approach all trading activities with caution, especially if they are new to trading or investing. It is important to seek advice from licensed financial advisors, investment professionals, or certified

experts who can provide personalized recommendations based on your financial goals, risk profile, and overall strategy. Engaging in self-directed trading without such advice can lead to significant financial risk, particularly in volatile or unpredictable markets.

By using Educ8.online and any of its resources, tools, or Content, you acknowledge and agree that Educ8.online will not be held liable for any financial outcomes and that you take full responsibility for all decisions made in connection with your use of the platform.

6. Limitation of Liability

To the fullest extent permitted by law, Educ8.online and its affiliates, directors, officers, employees, agents, licensors, and service providers shall not be liable for any direct, indirect, incidental, consequential, punitive, or special damages arising from or in connection with your use of the website or its Content. This includes, but is not limited to, liability for:

- Loss of profits or revenue,
- Loss of data or business interruption,
- Damage to reputation or goodwill,
- Damage to property, including viruses, malware, or other harmful elements that may infect your computer or mobile devices.

We shall not be responsible for any inability to use the website or any decision you make based on the Content or services provided. This limitation applies regardless of the form of action, whether in contract, tort, negligence, strict liability, or any other legal or equitable theory.

Exclusion of Liability for Third-Party Content:

Educ8.online does not guarantee or endorse the accuracy, quality, or completeness of any third-party content, including information accessed through hyperlinks or references on our website. We assume no responsibility for any harm or loss arising from your interactions with third-party websites, including:

- Inaccurate Content or omissions on third-party websites,
- Unlawful practices or misleading advertising by third-party providers,
- Disputes between users and third-party services.

We recommend exercising caution when accessing external links and reviewing the terms and conditions of any third-party services before use.

Force Majeure:

Educ8.online shall not be liable for any failure or delay in performing its obligations where such failure is caused by circumstances beyond our reasonable control, including but not limited to natural disasters, pandemics, war, government regulations, cyber-attacks, or technical failures (e.g., internet or server outages).

In jurisdictions where exclusion or limitation of certain liabilities is not allowed, our liability will be limited to the maximum extent permitted by law. If any provision of this section is deemed invalid or unenforceable by a court of competent jurisdiction, the remaining provisions shall continue in full force and effect.

7. Data Protection and Privacy

We are committed to protecting your personal information. Any personal data collected through this website is governed by our Privacy Policy, which complies with the General Data Protection Regulation (GDPR) and Cyprus Law.

For more information on how we collect, use, and protect your personal data, please refer to our Privacy Policy.

8. User Obligations

As a user of Educ8.online, you agree to abide by the following obligations to ensure lawful, respectful, and secure use of the website:

Lawful Use:

- Compliance with Laws: You agree to comply with all applicable local, national, and international laws and regulations in connection with your use of the website and its Content. This includes but is not limited to:
 - Data protection laws, such as the GDPR,
 - Advertising regulations, particularly for affiliates,
 - Anti-fraud and anti-money laundering laws.

You may not use the website to engage in any unlawful activity or encourage others to do so.

- Prohibited Activities: You are strictly prohibited from using the website to:
 - Post or transmit any fraudulent, defamatory, obscene, offensive, or unlawful Content.
 - Engage in activities that may infringe the intellectual property or privacy rights of others.

- Access, modify, or attempt to gain unauthorized access to restricted areas of the website or bypass any security measures.

Security and Integrity:

- **No Hacking or Malicious Code:** You agree not to introduce any viruses, malware, spyware, trojans, or other malicious code that may compromise the website's security or disrupt the services provided by Educ8.online. Any such attempt will result in immediate suspension of access and potential legal action.
- **Password Protection:** If your account requires a password, you are responsible for keeping your login credentials confidential. You must notify us immediately of any unauthorized access or suspicious activity on your account. Educ8.online shall not be liable for any damages resulting from unauthorized access due to your failure to secure your account.

Respectful Interaction:

- **No Harassment or Discrimination:** You must treat other users and Educ8.online staff with respect. Harassment, abuse, hate speech, or discrimination based on race, ethnicity, gender, sexual orientation, religion, or other protected categories is strictly prohibited.
- **User-Generated Content:** If you submit reviews, comments, or other Content to the website, you agree that such submissions will be lawful, relevant, and respectful. Educ8.online reserves the right to moderate, edit, or remove user-generated Content that violates these standards or any applicable laws.

Data Privacy:

- **User Data:** You are required to handle any personal data you collect or access via the website in compliance with the GDPR and our Privacy Policy. Unauthorized collection, use, or dissemination of personal data is strictly prohibited and may lead to suspension of access and legal consequences.
- **Compliance with Affiliate Program Terms:** If you participate in the Educ8.online Affiliate Program, you are responsible for adhering to the ethical guidelines set forth, particularly regarding the proper disclosure of affiliate relationships and respecting the privacy rights of referred clients.

Failure to adhere to any of these user obligations may result in immediate termination of access, suspension from the affiliate program, or legal action, depending on the severity of the violation. In cases of severe breaches, Educ8.online reserves the right to pursue legal remedies, including damages for harm caused to the company or its users.

9. Affiliate Program Terms

Affiliates participating in the Educ8.online Affiliate Program are required to follow ethical promotional practices. By participating in the program, you agree to abide by the Affiliate

Guidelines, which are agreed BETWEEN YOU AND Educ8.online during your registration and are found in your Affiliate Dashboard. These include but are not limited to:

1. Truthful Representation: Affiliates must provide accurate and honest information about Educ8.online products and services.
2. Disclosure: Affiliates must disclose their relationship with Educ8.online in any promotional content, adhering to applicable disclosure laws such as FTC guidelines and GDPR.
3. Compliance: Affiliates must comply with local laws regarding online advertising, privacy regulations, and data protection rules.

Violation of these terms may result in suspension or termination from the Affiliate Program and forfeiture of commissions.

10. Governing Law and Jurisdiction

This Legal Notice, along with any disputes, claims, or issues arising from your use of the website Educ8.online, including but not limited to your access to or use of Content, services, tools, or any other aspect of the website, shall be governed by and construed in accordance with the laws of the Republic of Cyprus. This includes compliance with relevant European Union (EU) regulations, including but not limited to the General Data Protection Regulation (GDPR) and EU Directives on intellectual property and consumer rights.

Exclusive Jurisdiction:

- Any legal proceedings, disputes, or claims arising out of or related to your use of the website will be subject to the exclusive jurisdiction of the courts of Cyprus. You agree to submit to the personal jurisdiction of these courts for any such matters.

Waiver of Other Jurisdictions:

- By using this website, you explicitly waive any rights to pursue legal claims in jurisdictions outside of Cyprus and agree that any such disputes shall only be heard by the courts of Cyprus. This waiver applies to both contractual and non-contractual disputes, including tort claims, breaches of statutory duty, or other legal theories.

International Users:

- If you access Educ8.online from outside Cyprus, you are responsible for ensuring compliance with local laws in your jurisdiction. While Educ8.online may be accessible globally, we make no representations that the Content, services, or tools on this website are appropriate or lawful for use in locations outside of Cyprus. You agree to comply with all applicable laws in the country from which you access the website.
- Should any provision of this Legal Notice be found unenforceable in any jurisdiction, the remainder of the notice shall continue in full force and effect.

Cross-Border Disputes:

For disputes arising between international users and Educ8.online, you agree that the laws of Cyprus, as the country of origin of the service provider, will govern any cross-border claims. Educ8.online is not responsible for ensuring that the website complies with the laws of any other jurisdiction, and your continued use of the website constitutes acceptance of Cyprus law and Cyprus jurisdiction for resolving legal matters.

Dispute Resolution:

Educ8.online encourages the use of alternative dispute resolution (ADR) mechanisms, such as mediation, before pursuing formal legal action. If applicable, you and Educ8.online may mutually agree to engage in mediation or arbitration in Cyprus to resolve disputes in a cost-effective and timely manner, subject to agreement between both parties.

11. Amendments to the Legal Notice

Educ8.online reserves the right to modify, update, or revise this Legal Notice at any time to reflect changes in our business practices, services, applicable laws, or for any other reason deemed necessary. Changes to the Legal Notice will become effective immediately upon posting the revised version on this website, unless otherwise stated.

Notification of Changes:

- We will endeavor to notify users of any substantial or material changes to this Legal Notice through various means, including but not limited to email notifications, on-site banners, or prominent notices on the website. However, it is ultimately your responsibility to review this Legal Notice periodically to stay informed of any modifications.

Binding Effect of Amendments:

- Your continued use of the website after any modifications have been made constitutes your acceptance of the revised terms. If you do not agree with any amendments, you must cease all use of the website immediately. Failure to discontinue use of the website will be taken as your agreement to the updated Legal Notice.

Retroactive Application:

- In certain cases, Educ8.online may apply changes to the Legal Notice retroactively to cover actions, events, or circumstances that occurred prior to the posting of the revised notice. In such instances, we will clearly indicate when retroactive application applies.

Scope of Changes:

Changes to this Legal Notice may include but are not limited to:

- Modifications of jurisdictional clauses, in line with changes in business operations or applicable laws,

- Updates to user responsibilities, including compliance with new local or international laws,
- Changes to intellectual property protections, in response to evolving IP laws and regulations,
- Clarifications to liability limitations, to better reflect the evolving nature of digital services, content delivery, and user interactions.

Severability of Amendments:

- If any amendment to the Legal Notice is deemed invalid or unenforceable, the remaining provisions shall remain in full force and effect. Educ8.online will ensure that any unenforceable provisions are replaced with valid terms that closely reflect the original intent of the amendment.

Historical Versions:

- For transparency, Educ8.online may retain archived versions of prior Legal Notices for a specified period of time, allowing users to review past terms applicable during specific periods. These historical versions will be accessible upon request, provided that doing so does not compromise our legal obligations or business interests.

User Obligations on Amendments:

You are responsible for staying informed of any changes to this Legal Notice and ensuring that your use of the website complies with the most recent version. Failure to adhere to the updated Legal Notice may result in restricted access to the website or termination of any user accounts, services, or agreements with Educ8.online.

12. Contact Information

If you have any questions or concerns regarding this Legal Notice, or if you need to contact us for legal or compliance matters, please use the following details:

- Company Name: Afxants Ltd
- Email: info@educ8.online
- Phone: +357 - 70000510

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