

# Recurring Transaction Agreement for Educ8.online

Effective Date: 1st June 2025

## 1. Introduction

This Recurring Transaction Agreement sets out the terms and conditions governing the automatic renewal and billing processes for investment research packages offered by Educ8.online, including but not limited to the Silver, Gold, and Platinum packages. By subscribing to any of these investment research packages and completing your payment through Educ8.online's payment gateway, you are agreeing to be bound by the terms outlined in this agreement. Specifically, by clicking the "Pay" button and submitting your payment details to the external payment processor (e.g., PayPal, Revolut, or any other authorized provider), you provide your explicit consent to these terms and authorize Educ8.online's payment service provider to automatically charge your payment method for recurring membership fees associated with the selected investment research package.

Authorization for Automatic Renewal:

- When you initially subscribe to an investment research package, you are enrolling in a recurring billing program that will automatically renew your subscription at the end of each billing cycle (e.g., monthly or annually, depending on your selected package). The automatic renewal ensures uninterrupted access to the investment research tools, data, and resources provided by Educ8.online.
- Upon the expiration of your current billing period, the most recent payment method saved in your Educ8.online account will be charged for the full membership fee of the package you are currently subscribed to. It is your responsibility to ensure that your payment information is current and valid to avoid any service interruptions.

Scope of Recurring Billing:

Please note that recurring billing applies exclusively to the investment research packages offered by Educ8.online. These packages provide users with access to specialized tools, market insights, research data, and other resources tailored for investment analysis and market research.

- Other services provided by Educ8.online, such as educational materials (including eBooks, video tutorials, or courses), are not subject to recurring billing. These services are typically offered on a one-time purchase for a validity of one year without automatic renewal, and you will not be charged on a recurring basis for these products.

External Payment Processors:

- All payments made for investment research packages will be processed by external third-party payment processors, such as PayPal, Revolut, or other authorized payment platforms. By entering your payment details and confirming the transaction, you agree to

the terms and conditions of the chosen payment processor in addition to the terms outlined by Educ8.online.

- Educ8.online does not store or have direct access to your sensitive payment details (such as credit card numbers or bank account information). Instead, payment information is securely handled by the external processor, which adheres to industry-standard encryption and data protection regulations to safeguard your payment information.
- You are responsible for maintaining the accuracy of your billing information and ensuring that the payment method associated with your account is up to date to avoid disruptions in service. Should your payment fail due to an expired card, insufficient funds, or incorrect details, you will be notified, and your access to the investment research tools will be suspended until a valid payment method is provided.

By continuing with the subscription and accepting these terms, you acknowledge and agree to the automatic renewal of your investment research package under the terms specified in this Recurring Transaction Agreement.

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## **2. Agreement to Recurring Billing**

By subscribing to any of the investment research packages offered by Educ8.online, you explicitly agree to participate in a recurring billing system. This system will charge your designated payment method (e.g., credit card, PayPal, Revolut) at regular intervals, depending on the billing cycle associated with your selected membership package (e.g., monthly, quarterly, or annually). The terms of this agreement are designed to ensure continuous and uninterrupted access to the investment research tools and resources provided by Educ8.online, unless and until you modify or cancel your subscription.

Automatic Renewal Process:

- Recurring charges will be automatically processed on the day before your current subscription period expires. This ensures that there is no lapse in access to the investment research services. You will be charged the latest saved membership fee, which corresponds to your active membership package at that time.
- Subscription Renewal Terms: Your subscription will automatically renew for the same period as the initial membership (e.g., one month or one year) unless you proactively change, cancel, or modify your membership through your Educ8.online account profile before the expiration date of your current billing cycle. Failure to make timely changes will result in the automatic processing of the recurring charge for the next cycle.

Upgrade or Downgrade of Membership:

- If you decide to upgrade or downgrade your investment research membership package (for example, moving from a Silver package to a Gold or Platinum package, or vice versa), the recurring billing mechanism will automatically adjust to reflect the new rate at the time of renewal. You will be billed at the rate corresponding to your new membership

package during the next billing cycle, starting on the day of expiration of your current package.

- To ensure transparency, Educ8.online will notify you of any membership changes and the new rate at least 7 days prior to the next billing date. This advance notification gives you time to review, modify, or cancel your membership, as needed, before the next charge is processed.

#### Membership Management:

- You may view and manage your subscription details, including upgrading, downgrading, or deactivating recurring billing, by accessing your personal profile on Educ8.online. This allows you to maintain full control over your subscription and the corresponding billing terms.
- Any changes you make to your subscription will be effective at the start of the next billing cycle, and you will be charged the new rate based on the updated membership status.

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### **3. Billing Process and Notification**

The billing process for your investment research package on Educ8.online is designed to ensure that you are fully informed at each step of the way, from the time you enter into this Recurring Transaction Agreement to each subsequent renewal period.

#### Confirmation of Agreement:

- Upon completing your subscription and entering into this Recurring Transaction Agreement, you will receive a confirmation notification within two business days. This confirmation will be sent to the email address registered with your Educ8.online account and will provide a summary of the subscription details, including the membership package selected (e.g., Silver, Gold, and Platinum), the billing cycle (e.g., monthly, annually), and the total amount to be charged.

#### Advance Billing Notifications:

- Educ8.online is committed to transparency in its billing practices. You will receive advance notifications at least 7 days before the next billing cycle. These notifications will be sent to your registered email address and will contain important information regarding any upcoming charges, including the amount to be charged, the date of the charge, and details about your current membership package.
- If your membership package has been upgraded or downgraded, the notification will outline the new recurring charge amount that will be applied at the start of the next billing cycle. You are responsible for reviewing this information to ensure that it reflects your preferred membership package and billing details.

#### Changes in Billing Information:

- If there are any updates or modifications to your billing information (e.g., a change in your payment method), you are responsible for updating your account details via the Billing section in your Educ8.online personal profile. Failure to update your billing details may result in failed transactions or service interruptions.

#### Reminders and Alerts:

- In addition to billing notifications, Educ8.online may send you periodic reminders to review your subscription and billing details, especially if your payment method is set to expire soon or if there have been recent changes to your membership. These reminders are designed to give you sufficient time to make any necessary updates or adjustments before the next billing cycle.
- Should there be a failed payment due to an expired card, insufficient funds, or other issues, you will receive an immediate notification to resolve the issue and maintain your access to investment research packages without disruption.

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#### **4. User Control and Cancellation**

As a user of Educ8.online, you have full control over your recurring billing preferences through your personal profile. Educ8.online ensures that you can easily manage your subscriptions and make changes to your billing preferences as needed, empowering you to adjust your recurring payments according to your preferences.

You may choose to deactivate recurring billing at any time, preventing future charges from being automatically processed. Deactivating recurring billing will stop any future renewal charges; however, your current subscription will remain active until the expiration of the ongoing billing cycle, after which no further charges will be applied unless you manually renew your membership.

#### Steps to Deactivate Recurring Billing:

- Log into your Educ8.online account: Use your registered email and password to access your account dashboard.
- Navigate to the Billing or Subscription section: From your account dashboard, locate the Billing or Subscription section under your personal profile settings. This section contains all the information related to your current membership, including subscription status, and renewal preferences.
- Select the option to turn off automatic renewal: Within the Billing section, you will find the option to turn off recurring billing. By selecting this option, you will effectively stop future charges from being processed after your current billing cycle expires.

- **Confirm your cancellation:** After selecting the option to turn off automatic renewal, you may be asked to confirm the cancellation. Once confirmed, the recurring billing will be deactivated.

After deactivating recurring billing, your current subscription will remain active until its scheduled expiration date. You will continue to have access to all the features and services associated with your investment research package until the subscription term ends. If you wish to continue using the service after your subscription expires, you will need to manually renew your membership. Otherwise, no further charges will occur.

#### Reactivating Recurring Billing:

If you later decide to reactivate recurring billing for your investment research package, you can do so by following the same steps within your personal profile. Simply navigate to the Billing section and select the option to re-enable automatic renewal. This will reinstate the recurring billing process, and your payment method will be charged at the beginning of the next billing cycle.

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## 5. Payment Responsibility and Dispute Resolution

By entering into this Recurring Transaction Agreement, you certify that you are the authorized user of the payment method provided and agree to make timely payments for all charges related to your selected investment research package. It is your responsibility to ensure that your payment details remain accurate and up to date to avoid service interruptions or failed transactions.

#### Responsibility for Payments:

- **Timely Payments:** You agree to timely pay for all recurring charges as outlined in your subscription agreement. These charges will be applied according to the selected billing cycle (e.g., monthly, annually) and based on the latest saved membership fee. Payment methods accepted include credit/debit cards, PayPal, Revolut, or any other payment processors supported by Educ8.online.
- **Failure to Process Payment:** If Educ8.online's payment processor is unable to process a charge due to insufficient funds, an expired card, or incorrect payment details, it is your responsibility to promptly update your payment information through your personal profile. Failure to do so may result in the temporary suspension or termination of your access to investment research services until the issue is resolved.
- **Update of Payment Information:** You can update your payment information at any time by logging into your Educ8.online account, navigating to the Billing section, and entering the new payment details at the payment processor website. It is essential to ensure that your payment method is always valid to prevent any disruptions in service.

## Dispute Resolution:

- **Disputing Scheduled Payments:** If you believe there has been an error in the billing process or you wish to dispute a scheduled payment, you must contact Educ8.online before the next billing cycle to resolve the issue. You can contact Educ8.online's support team via email or phone to address any concerns regarding incorrect charges, duplicate billing, or unauthorized transactions.
- **No Disputes with Payment Provider:** You agree that you will not dispute any scheduled payments with your payment provider (e.g., your credit card company, PayPal, Revolut) as long as the charges are consistent with the terms outlined in this agreement. Educ8.online provides transparency in all charges, and any billing concerns should be addressed directly with our support team for timely resolution.
- **Refund Policy:** In cases where refunds are applicable (e.g., overpayments or billing errors), Educ8.online will process refunds in accordance with our refund policy. Refunds will be issued to the original payment method and may take up to 5-10 business days to reflect on your statement, depending on your payment provider.
- **Customer Support for Billing Issues:** If you encounter any billing issues or discrepancies, you can reach out to Educ8.online's dedicated billing support team via email or phone. Our support team is available to assist with disputes, refunds, and clarifications related to your billing agreement.

By adhering to this Payment Responsibility and Dispute Resolution process, you ensure that any billing-related issues are resolved efficiently while maintaining uninterrupted access to investment research packages provided by Educ8.online.

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## 6. Refund Policy

At Educ8.online, we strive to provide users with high-quality educational materials and investment research products that enhance financial literacy and support informed decision-making in financial markets. Due to the digital nature and immediate access to our products and services, refunds are not available once a purchase has been completed. This policy applies to both educational materials and investment research packages.

Please review our policy carefully to understand how refunds and cancellations work.

### a. Non-Refundable Products

#### Educational Materials:

Educ8.online offers a range of digital educational materials, including but not limited to:

- eBooks,
- video tutorials,
- courses,

- PDF guides,
- webinars.

Due to the nature of these products, where users receive immediate access to the content upon purchase, all sales of educational materials are final, and no refunds will be provided.

- Once you have purchased educational material, you will receive instant access to download or view the content. As this content becomes irreversibly available to you upon purchase, refunds or exchanges are not possible.

Investment Research Packages:

The investment research packages offered by Educ8.online provide users with advanced market analytics, data-driven insights, and access to premium financial tools. These products involve a significant cost related to:

- Market data processing,
- Advanced analytics,
- Ongoing access to real-time information.

Due to the nature of the service and the immediate value provided by accessing these tools, no refunds will be issued for any investment research package purchased through Educ8.online.

- Once you have subscribed to an investment research package, you will gain immediate access to proprietary market research, analysis tools, and other resources that come at a direct cost to Educ8.online. Therefore, refunds for research packages will not be processed.

#### b. Subscription Cancellation

While refunds are not available for purchased products or ongoing services, users maintain full control over future payments related to recurring subscriptions for investment research packages.

Cancelling Future Payments:

- If you wish to stop future payments for your investment research package, you may cancel the recurring billing at any time through your Educ8.online account. Cancelling recurring billing will prevent any further charges for the following billing cycles, ensuring you are not billed for the next subscription period (e.g., the next month or year).
- To cancel recurring billing, follow the steps provided in the Billing section of your personal profile. Upon cancellation, your access to the investment research tools will continue until the end of your current billing period. No refunds will be given for the remaining period.

### c. Exceptions

Educ8.online is committed to providing transparent pricing and billing practices. However, exceptions to this refund policy may be considered under specific circumstances, such as:

- Duplicate charges: In the event of a billing error, such as a duplicate charge, Educ8.online will issue a refund for the additional payment, provided the error is reported within 10 days of the transaction date.
- Failed or incomplete transactions: If a technical issue prevents access to purchased educational materials or investment research products, and the issue cannot be resolved within a reasonable time, Educ8.online may, at its discretion, provide a refund or offer an equivalent replacement.

For any billing-related issues, please contact our support team at [support@educ8.online](mailto:support@educ8.online) for assistance. Refund requests outside of the exceptions listed will not be processed.

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## 7. Upgrades, Downgrades, and Changes to Membership

If you choose to upgrade or downgrade your investment research package, the recurring billing mechanism will automatically adjust to reflect the new rate at the time of the next billing cycle. The new charge will be applied on the date of expiration of your current subscription.

- Notification of any changes to your membership package and the corresponding new billing amount will be sent to your registered email address at least 7 days prior to the next billing cycle.
- If no action is taken to modify or cancel your membership, the system will automatically renew your subscription at the latest saved rate.

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## 8. Paper Copies and Withdrawal of Consent

At Educ8.online, we do not offer paper copies of the Recurring Transaction Agreement or any other transaction-related documents. Instead, all documents will be sent to the email address provided during your registration. Additionally, you can always access and view these documents in the Billing section of your personal profile on our website.

You may choose to withdraw your consent to electronic billing and recurring payments at any time by following the steps in your personal profile or by contacting Educ8.online's support team directly.

If you choose to withdraw your consent to electronic billing, recurring billing for your subscription will be deactivated, and you will be responsible for manually renewing your subscription if you wish to continue using the investment research packages.

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## 9. Changes to this Agreement

Educ8.online reserves the right to make changes to this Recurring Transaction Agreement at any time. If changes are made, users will be notified at least 7 days in advance via the email address associated with their Educ8.online account. Users are responsible for reviewing these changes and updating their billing preferences accordingly.

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## 10. Contact Information

If you have any questions or concerns regarding the Recurring Transaction Agreement, 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](mailto:info@educ8.online)
- Phone: +357 - 70000510