Please read these Terms of Use carefully before accessing our website, online courses, or other services.

# **Acceptance of Terms**

By accessing or using our services, you acknowledge that you have read, understand, and agree to be bound by these Terms of Use without limitation or qualification. If you do not agree to these terms, you must immediately cease use of our services and exit this website.

## **Intellectual Property**

Unless otherwise noted, all materials on our platform, including videos, articles, images, illustrations, designs, icons, photographs and other content (collectively the "Content"), are protected by copyright and owned or licensed by us. You must abide by all copyright notices and restrictions contained in the Content.

We grant you a non-exclusive, non-transferable, revocable license to access and use the website, online courses, and associated Content strictly in accordance with these Terms of Use. This license is conditional on payment of any applicable fees.

### **≠** User Conduct

You agree to use our services only for lawful purposes in compliance with all applicable laws and these Terms. Prohibited conduct includes:

- Harassing, defaming, or infringing on the rights of others
- Transmitting viruses, malicious code or conducting cybersecurity attacks
- Attempting to gain unauthorized access to systems or networks
- Interfering with or disrupting our services

### Account Security

You are responsible for maintaining the confidentiality of your login credentials and restricting access to your account. You agree to notify us promptly of any unauthorized use.

To access certain features of the Website and the Service, including the Online Courses, you must create a User Account.

You agree to provide accurate, current, and complete information during the registration process and to update such information to keep it accurate, current, and complete.

We reserve the right to suspend or terminate your User Account if any information provided during the registration process or thereafter proves to be inaccurate, not current, or incomplete.

You are responsible for safeguarding your password and for all activities that occur under your User Account. You agree not to disclose your password to any third party and to notify us immediately upon becoming aware of any unauthorized use of your User Account or any other breach of security.

#### **Service Pricing**

All prices listed on our website are final and include all applicable taxes and fees, including VAT. We are committed to ensuring complete price transparency, so you can be confident that you will not encounter any unexpected costs when placing your order. Any additional services or fees will be clearly indicated before the final confirmation of your order.

#### Use of Chat Features

Registered users may access and use chat features associated with courses or services.

When using chats, you agree not to:

- Insult, threaten, or harass other users or our representatives.
- Use obscene, abusive or offensive language.
- Promote hatred, violence, or discrimination against others based on characteristics like race, religion, etc.
- Post spam or unauthorized commercial advertisements/solicitations.
- Flood or disrupt the chat service.
- Provide false or misleading information about our company or services.
- We may restrict chat access for violations of these rules at our discretion.

## Third-Party Links and Content

Our services may include links to third-party websites or content that are not controlled by us. These links are provided for convenience only and do not imply endorsement. We are not responsible for the content or privacy practices of these external sites. You are encouraged to read the privacy policies of any site you visit.

# Privacy and Cookies policy

We are committed to protecting the privacy of our Users. The collection and use of personal data are governed by our Privacy Policy and Cookies Policy, which are provided as separate documents.

## (1) Individual Consultation Terms

You may reschedule or cancel a consultation no later than 24 hours before the scheduled time. To do so, you will need to send an email to our support service at help@careerum.com or directly to your coach/expert. Should you decide to cancel the session less than 24 hours prior to the scheduled time, the session will be considered as conducted. Additionally, if you arrive more than 15 minutes late for the meeting without prior notice, the session will also be considered as conducted.

# **★**Limitation of Liability

To the maximum extent permitted by law, we disclaim all warranties and shall not be liable for any indirect, incidental, special or consequential damages arising from use of our services.

The services, including all content, software, functions, materials, and information made available on or accessed through our platform, are provided "as is," without representations or warranties of any kind. To the fullest extent permissible by law, we and our affiliates expressly disclaim any and all warranties, express or implied, including, but not limited to, warranties of merchantability, fitness for a particular purpose, and non-infringement.

You acknowledge and accept personal responsibility for the outcomes of your actions based on the information or consultations provided. Success or failure following such consultations will be influenced by your own efforts, your personal situation, and numerous external factors beyond our control. We are not responsible for your actions or their outcomes.

## **Termination**

We may suspend, terminate or restrict your access to our services at any time if we determine you have violated these Terms.

# Modifications

We may revise these Terms of Use at any time by updating this posting. Your continued use of our services constitutes acceptance of any changes.

## **M**Governing Law

These Terms and any separate agreements whereby we provide you Services shall be governed by and interpreted in accordance with the laws of the Republic of Estonia, without regard to its conflict of law principles.

### **Refund Policy**

**Right of Withdrawal:** You have the right to withdraw from this contract within 14 days after the date of purchase without giving any reason, provided that no services have commenced. To exercise this right of withdrawal, you must inform us of your decision before the 14-day period expires and before any services have begun.

**Refund Before Service Commencement:** If you exercise your 14-day right of withdrawal in accordance with the above terms before any service provision has started, including consultations, courses, and other services, you will receive a full refund of any amounts paid.

### **Refund Procedure:**

To initiate a refund process, please contact us via <a href="help@careerum.com">help@careerum.com</a>. We will review your request and contact you to clarify the details of the refund procedure. Note that the request for a refund must be submitted in accordance with the refund deadlines specified above.

### **Refund Processing Times:**

Once your refund request has been received and confirmed, we will process the refund using the same payment method used for the original transaction, within 14 business days. Please note that the time it takes for the refund to appear in your account may vary depending on the policies of your bank or payment service provider.

### **Digital Services Specificity:**

Please be aware that the right of withdrawal does not apply to contracts for the supply of digital content that is not provided on a tangible medium if the performance has begun with the consumer's prior express consent and his acknowledgment that he thereby loses his right of withdrawal.

### **Exceptions to the Right of Withdrawal:**

Exceptions apply to online courses and other forms of digital content after access has been granted to the consumer with their explicit consent to begin performance of the contract before the end of the 14-day withdrawal period.