

## Terms and Conditions

As our customer, when you are buying our product or service, you agree to our terms and conditions as below:

IM Stocks publishes the prices for all services delivered through its marketplace platform. However, at any point of time, IM Stocks reserves the right to change the price of these services.

Once paid, registration fees for the membership and other plans are non-refundable. If a registrant desires to reschedule his or her date of training, the registration is transferable to another training date/event hosted by IM Stocks, its affiliates, subsidiaries or successors so long as registrant provides us with at least two days written or electronic notice of the desire to transfer the registration.

At all times, IM Stocks expects to maintain a cordial business relationship with its customers. However, if the customer comes across as being extremely unreasonable or rude with IM Stocks staff or its experts, or other customers, IM Stocks reserves the right to cancel the membership and terminate the agreement with the customer. In the event of cancellation, the customer will forfeit any payment made to IM Stocks.

In situations where the customer purchases a plan in advance, IM Stocks team shall contact the customer for order fulfilment within a reasonable timeframe before the plan expires or the deadline approaches.

IM Stocks reserves the right to offer special discounts on its services to customers from time to time.

IM Stocks does not offer or provide personalised investment advice. To the extent any of the content, material, information and/or any other kind of informational offering published, broadcast, or otherwise stated on this, and/or associated websites, may be deemed to be "investment advice", such information is impersonal and not tailored to the investment needs of any specific person. The information contained within this, and/or, associated websites is provided for informational and educational purposes only. The information should not be construed as investment or trading advice, and is not meant to be a solicitation or recommendation to buy, sell, or hold any positions in any indices or financial markets mentioned.

The content and information provided by IM Stocks, the Site and the other products and services of IM Stocks, is solely incidental to the business and activities of IM Stocks in providing educational services.

You remain solely responsible for all decisions regarding your purchase and sale of securities, the suitability, profitability or appropriateness for you of any security, investment, financial product, investment strategy or other matter, and all other matters related to your investments and investment strategies.

IM Stocks does not and will not provide you with any legal, tax, estate planning or accounting advice, or any advice regarding the suitability, profitability or appropriateness for you of any security, investment, financial product, investment strategy or other matter. You understand, acknowledge and agree that IM Stocks employees are not authorised to give any such advice, you will neither solicit nor rely on any investment advice from any IM Stocks employee. IM Stocks recommends that persons desiring to trade or invest in securities do so cautiously and only in consultation with their professional, licensed and qualified financial, legal, tax, estate planning and accounting advisors.

IM Stocks neither assumes responsibility for, nor guarantees the accuracy, currency, completeness or usefulness of information, commentary, recommendations, advice,

investment ideas or other materials that may be accessed by you through the Site or the other products or services of IM Stocks. This includes, without limitation, any forum, chatroom or other online conference, telecast or posting through IM Stocks. If you choose to rely on such information, you understand, acknowledge and agree do so solely at your own risk. You understand, acknowledge and agree that the research, analysis, news or other information made available through the Site or the other products or services of IM Stocks is not investment advice and is in no way tailored to reflect any personal financial circumstances or investment objectives and the securities and investment strategies discussed may not be suitable for you.

Any determination to purchase or sell securities or otherwise invest in securities must be made solely by you after your independent investigation and evaluation thereof based on your personal financials and other circumstances and without any reliance on the data, content or information provided by IM Stocks, the Site or the other products and services of IM Stocks.

#### CONFIDENTIALITY

IM Stocks Trading Academy Shall keep confidential all confidential information provided by the customer excepting only such information as is already generally known to the public and that IM Stocks shall not release use or disclose of the same except with the prior written permission of the customer or if required by law or an order from court. However, IM Stocks will be entitled to divulge the information to those who are directly concerned or as may be necessary in order to obtain certain information necessary for the performance of his obligations.