

Terms of Service

Last Updated: 30 June 2025

Acceptance of Terms

By accessing or using our website, you agree to be bound by these Terms of Service and our Privacy Policy.

Legal Capacity

You must be at least 18 years old and have legal capacity to enter into binding contracts to use our services.

Use of Services

- You are responsible for maintaining account security and confidentiality
- You may not use our services for any illegal or unauthorised purpose
- You may not copy, distribute, modify, or reverse engineer our content without permission
- You must provide accurate and complete information when registering

Educational Content and Services

- Our courses are for educational purposes only
- You receive a non-exclusive, non-transferable licence to access purchased content
- We reserve the right to modify, update, or discontinue courses with reasonable notice
- Course content remains our intellectual property

User Accounts

- You are responsible for all activities under your account
- You must notify us immediately of any unauthorised use
- We may suspend or terminate accounts that violate these terms
- Account access is personal and non-transferable

Payment Terms

- All fees are in South African Rand unless otherwise stated
- Payment is due at the time of purchase
- We reserve the right to change pricing with reasonable notice

- Refunds are subject to our refund policy

Refund Policy

- Refund requests must be submitted within 7 days of purchase
- Refunds may be provided at our discretion based on course completion and circumstances
- Processing fees may be deducted from refunds
- No refunds for courses substantially completed

Intellectual Property

- All content, trademarks, and materials are our property or licensed to us
- You may not reproduce, distribute, or create derivative works without permission
- User-generated content remains your property but you grant us licence to use it

Limitation of Liability

To the maximum extent permitted by South African law, we shall not be liable for any indirect, incidental, special, consequential, or punitive damages arising from your use of our services.

Privacy and Data Protection

Your privacy is important to us. Please review our Privacy Policy and Cookie Policy for information about how we collect, use, and protect your information.

Governing Law

These terms are governed by the laws of South Africa. Any disputes will be resolved in South African courts.

Changes to Terms

We may update these terms at any time. We will notify you of significant changes via email or website notice. Continued use constitutes acceptance of updated terms.

Contact

For questions about these terms, contact us at hello@finifunda.com.
