

## Terms of Use

**Effective Date:** March 27, 2026

### 1. Agreement to Terms

This Agreement governs your use of the Open Academy platform. By accessing the Service, you agree to all terms and conditions herein. **IF YOU DO NOT AGREE, DO NOT USE THE SERVICE.**

### 2. Eligibility and Account Security

- **Age:** You must be at least 18 years old. Users under 18 must have parent/guardian consent.
- **Registration:** You must provide accurate registration data. You are responsible for all activities under your account.

### 3. Fees, Automatic Renewal, and Refund Policy

- **Subscriptions:** Access to premium features requires a paid subscription.
- **Auto-Renewal:** Subscriptions renew automatically for the same duration unless cancelled at least one business day prior to the end of the term.
- **7-Day Refund Policy:** We offer a full refund within **7 days** of your initial payment. After this period, all payments are non-refundable.

### 4. AI Features and Functionality

- **AI Output:** Output is generated by machine learning and may be inaccurate or misleading.
- **Educational Purpose Only:** Output is provided for educational purposes and does not constitute professional financial, legal, or investment advice.
- **Usage License:** You grant Open Academy a perpetual, royalty-free license to use your Inputs to operate and improve the Service.

### 5. User Conduct and Restrictions

You shall not:

- Engage in "data mining," "scraping," or use "robots" to monitor or copy content.
- **AI Training Prohibition:** Use any Content or Output to train third-party AI or machine learning models.
- Reverse engineer, decompile, or attempt to extract source code.
- Bypass security measures or overload our infrastructure.

### 6. Intellectual Property

All content, including interactive characters, micro-courses, and software, is the property of Crypton Xyz Ltd and is protected by copyright laws. Any unauthorized use is strictly prohibited.

### 7. Warranty Disclaimer and Limitation of Liability

- **"As Is":** The Service is provided "AS IS" without warranties of any kind.
- **Liability Cap:** Crypton Xyz Ltd's total liability shall not exceed **\$500 USD**. We are not liable for any indirect or consequential damages.

## **8. Dispute Resolution by Binding Arbitration**

**PLEASE READ CAREFULLY: THIS SECTION CONTAINS A CLASS ACTION WAIVER.**

- **Arbitration:** All disputes shall be resolved through final and binding arbitration rather than a court.
- **Individual Basis:** You may only bring claims against us on an individual basis, not as a plaintiff or class member in any representative proceeding.

## **9. Governing Law**

These Terms shall be governed by the laws of the **Seychelles Islands**.

## **10. DMCA / Copyright Policy**

If you believe content on the Service infringes your copyright, please notify our Designated Agent at [corporate@crypton.xyz](mailto:corporate@crypton.xyz) with identifying details of the work and the infringing material.