

# Terms & Conditions

**Algomerchant Academy**

*Last updated: 14th January 2026*

By accessing, registering for, or using Algomerchant Academy (“Academy”, “we”, “our”, or “us”), you agree to be bound by these Terms & Conditions (“Terms”). If you do not agree with these Terms, please do not register or use our services.

## 1. Eligibility

You must be at least **18 years old** to create an account and use our services. By signing up, you confirm that the information you provide is accurate, complete, and up to date.

## 2. Account Registration

When creating an account, you agree to:

- Provide truthful and accurate personal information
- Keep your login credentials confidential
- Be fully responsible for all activities under your account

We reserve the right to suspend or terminate accounts that provide false information or violate these Terms.

## 3. Use of Services

Algomerchant Academy provides educational content related to trading, investing, and financial markets for learning purposes only.

You agree not to:

- Use the platform for illegal or unauthorized purposes
- Copy, distribute, or resell any Academy content without written permission
- Attempt to disrupt, hack, or misuse the platform

## 4. Educational Disclaimer

All content provided by Algomerchant Academy is for educational and informational purposes only.

- We do not provide financial, investment, or trading advice
- We do not guarantee profits, results, or income
- Past performance examples do not guarantee future results

You are solely responsible for your own financial decisions and actions.

## 5. Intellectual Property

All content on the Academy, including but not limited to:

- Videos
- Text
- Graphics
- Logos
- Course materials

are the intellectual property of Algomerchant or its licensors and are protected by applicable copyright and intellectual property laws.

Unauthorized use is strictly prohibited.

## 6. Payments & Refunds (If Applicable)

If paid courses, subscriptions, or services are offered:

- All fees are clearly stated at the point of purchase
- Payments are non-refundable unless otherwise stated
- We reserve the right to change pricing at any time

Specific refund policies, if any, will be displayed on the relevant product page.

## 7. Account Termination

We reserve the right to suspend or terminate your account at any time if:

- You violate these Terms
- You misuse the platform
- Required by law or regulatory authorities

Upon termination, your access to Academy content may be revoked without prior notice.

## 8. Limitation of Liability

To the fullest extent permitted by law, Algomerchant Academy shall not be liable for:

- Any direct or indirect losses
- Financial losses or trading losses
- Data loss or service interruptions

Your use of the Academy is at your own risk.

## 9. Privacy

Your use of the platform is also governed by our Privacy Policy, which explains how we collect, use, and protect your personal data.

## 10. Changes to Terms

We may update these Terms from time to time. Continued use of the Academy after changes are posted constitutes acceptance of the updated Terms.

## 11. Governing Law

These Terms shall be governed and interpreted in accordance with the laws of Singapore, without regard to conflict of law principles.

## 12. Contact Information

If you have any questions about these Terms, please contact us at:

 [support@algomerchant.com](mailto:support@algomerchant.com)  
 <https://www.algomerchant.com>