



Terms and Conditions

General:

1. Usage of the website, PipTutor.com and the material provided confirms that you agree that the material provided is for educational purpose only and is not by any means trading advice. Therefore, relieving PipTutor.com from any losses you may incur on your personal trading accounts or other business.
2. All trading products carry a high level of risk, it can lead to losses exceeding your initial investment.
3. PipTutor.com cannot guarantee specific trading results as each individual shall perform based on his understanding of the market, and the market conditions at the time of trading and other trading related factors such as human error or not following rules. Due to these factors, you agree that despite similar knowledge or perception of the market the trading results of two or more students can vary substantially.
4. All enquiries must be made before purchase of the course(s).
5. PipTutor.com reserves the rights to amend, add or remove to these terms and conditions.
6. By purchasing a course, it is deemed that you have read through these terms and conditions and have accepted all the clause presented herein.
7. This agreement must be signed before you are allowed to commence the course.

The Course Delivery Procedure:

1. For students to have access to their course material from the website, our systems require you to have a google email account, it is very important that you have setup a google email account before you commit to purchasing a course. Without a google email account it may delay access to your course material
2. The courses are split into two bodies, firstly, the Main Course, and secondly, the Advance Course, with full payment and instalment options available too. When purchasing a course through the instalment options, it needs to be understood that the purchase is either of the Main course or the Advance course, therefore, you

cannot skip instalments (and the segment of that course) to progress in the course. All segments need to be studied to complete the course.

3. Completion of each module will allow access to facebook students group, where you may engage with other students and share your knowledge and in-order to help in the learning process.
4. Upon receipt of payment according to the instalment procedure(as part of your full course), that module/segment to which the instalment corresponds to will provide you access to the members area of the website and the corresponding module/segment, or you will be taught the respective module/segment by means of direct tutoring through Skype or Facebook).
5. In order to view or have access to or be taught the next module/segment(as part of your full course), you must first send back the course assignment for checking or show adequate knowledge through engagement with PipTutor.com. With receipt of a satisfactory assignment/engagement, you shall be permitted to progress onto the next module/segment. Where significant effort is not made to grasp the knowledge in that module/segment then you shall be guided further before being permitted to resume further on the course.
6. Where payments are made in full for the course, it shall be presented in the same manner as explained in point 1 and 2. This ensures that the student is not bypassing important aspects which would limit their understanding of concepts the module/segment teaches.
7. All students will have access to PipTutor.com for study related questions and other concerns through Facebook, Skype and through our email: info@PipTutor.com
8. Where and when necessary, PipTutor.com will add/remove or adjust features to facilitate the course delivery procedure.

Payments:

General

1. It is required for you to completely understand the course you are interested in and the process involved in the education before you buy the course. PipTutor.com cannot be held responsible for your lack of enquiry, however, PipTutor.com will endeavour to sort out any issues it deems possible.

The Instalment Procedure

1. On the **Course Syllabus page** there is an Instalment plan key for the two courses, namely, Main Course and Full Course.

2. Each instalment is priced differently for each course and has a different schedule of payment as indicated in the instalment plan. The instalment price is set on the **Course Prices and Checkout page**
3. Both the Main and the Full course have been split into 12 equal instalments.
4. Instalment payments are not automatic and are not based on time (monthly or weekly), rather instalments are payable with your pace of study, as per Instalment plan key. Pay as you learn!
5. Students who purchase the Main course will be required to make a payment at each module or segment where the Green Box is placed, enabling them to view, have access to or be being taught that module/segment.
6. Students who purchase the Full course will be required to make a payment at each module or segment where the Yellow Box is placed, enabling them to view, have access to or be being taught that module/segment.
7. You will be required to show your knowledge from that module/segment and then pay for your next instalment to progress with your course.
8. To progress with the course, you will be expected to show your knowledge from that module/segment (via engagement with PipTutor.com and other students) and then make an instalment payment in order to progress with your course.
9. To progress with the course, you will be expected to make the next instalment payment before you get access to the next module/segment of your education.
10. You may make the instalment payments as and when it suits you. You will not be restricted to a time period to complete the course. Pretty much, pay as you go!

The Full payment procedure

1. Note full payments will be cheaper than the instalment plan.
2. Where payments are made in full for the course, the course shall be presented in the same manner as the instalment procedure. This ensures that the student is not bypassing important aspects which would limit their understanding of concepts the module/segment teaches. The education is a step by step process.

Payment Errors

1. If you have made an error in the purchase, and you have not been given access to the course material, you can claim a refund or an exchange deal.
2. All refunds due to your negligence will have an admin fee of 3.5% deducted from the full amount paid.

Guarantee:

1. You have a 14 day right to cancel guarantee after your purchase.
2. However, the 14 day right to cancel guarantee can only be exercised if after payment you have yet not been provided with access to the course material (be it part of the course).
3. Once the course material (be it part of the course) has been made accessible to you after receipt of payment, the 14 day right to cancel guarantee will cease and refund request will not be honoured.

On signing the agreement below please save the file with your name and then email the saved signed file to info@piptutor.com.

Please check the box once you have read the terms and conditions and agree by the terms.

Sign your full name:

Date of Signature: / /
 (DD) (MM) (YYYY)

