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You must be 18 years old to become a Stackflow service member. The member who created the Stackflow account and whose Payment Method is charged is referred to here as the “Account Owner” or a “Member” having a “Membership”.

Stackflow reserves the right, in our sole discretion, to change, modify, add or remove portions of these Terms and Conditions at any time by posting the revisions on the site. You should check these Terms periodically for changes as by using the site after we post any changes to them, you agree to accept them, whether or not you have reviewed them, and you waive any right you may have to receive individualised notice of such changes.

By using the site, whether as a guest or a registered user, you agree to be legally bound by these terms, just as if you had signed this agreement. These terms may be supplemented by additional terms and conditions pertaining to specific content and activities. You agree and understand that such additional terms and conditions are hereby incorporated by reference to these terms. You are responsible for making all arrangements necessary for you to have access to the site. You are also responsible for ensuring that all persons who access the site through your Internet connection are aware of these terms and that they comply with them. From time to time, access to some parts of the site, or the entire site, may be restricted to registered users. Further terms and conditions shall apply to such registered users, which the user will be asked to accept within the relevant pages.

MEMBERSHIP

Stackflow offers access to its educational content on a tiered Membership basis (“Membership”). You may receive access to each level by purchasing a package. Each package affords you access to the relevant courses as defined in the packages list.

In order to become a Member of the site, you must have internet access and provide us with certain personal details, including a current, valid, accepted method of payment on entry to the site (as such may be updated from time to time “Payment Method”) to use the Stackflow service. We will bill the fee to your Payment Method upfront. We reserve the right to modify, terminate or otherwise amend our offered Membership plans.

BILLING

By starting your Membership, you authorise us to charge you the membership fee set out in the Packages list on our website. The Membership will be charged upfront before access to the applicable content is available.

CANCELLATION

All Membership Fees are fully earned upon payment and are non-refundable except during the first 30 days since the beginning of the Membership under the condition that you have viewed no more than 50% of the lessons made available to you.

You can request a refund by emailing us at info@finpro.com stating your wish to receive a refund and your full name. We will carry out the reimbursement using the same means of payment as you used for the initial transaction.

Once we receive your cancellation request, you will cease to have access to the site immediately.

COMPLAINTS AND DISPUTES

Stackflow is committed to the highest level of service and client satisfaction.

Any dissatisfaction in connection with services, feedback or voicing a client's opinion can be registered as a complaint. See the instructions below.

Stackflow is committed to treating you with respect and transparency, handling the complaint fairly, and providing a timely response.

The response shall strive to be constructive and include an explanation and reasoning when possible.

How to register a complaint?

Provide and identify information about yourself.

Send your complaint/dispute via email to: info@finpro.com. Please state "complaint" or "dispute" in the subject.

By calling our support number between: 9-6 pm GMT.

By sending regular mail to 60A, Station Road, North Harrow, London, HA27SL, United Kingdom.

Stage one: complaint investigation

Our staff will examine the complaint within 7 business days.

Company response will be delivered to the Claimant by email or certified mail.

In special circumstances, the company may add additional 7 days to the examination period above. The Claimant will be informed as to the reason for the delay.

PASSWORDS AND ACCOUNT ACCESS

The member who created the account and whose Payment Method is charged is referred to here as the Account Owner. The Account Owner has access and control over the Stackflow account. The Account Owner's control is exercised through the use of the Account Owner's password; therefore, to maintain exclusive control, the Account Owner should not reveal the password to anyone.

In addition, if the Account Owner wishes to prohibit others from altering the Account Owner's control, the Account Owner should not reveal the Payment Method details (e.g., the last four digits of their credit or debit card) associated with their account. You are responsible for updating and maintaining the truth and accuracy of the information you provide to us relating to your account.

Accounts are provided individually, and you are prohibited from giving another person or entity access. You should be mindful of any communication requesting that you submit credit card or other account information. Providing your information in response to these communications can result in identity theft. Always access your sensitive account information directly to the Stackflow website and not through a hyperlink in an email or any other electronic communication, even if it looks official. Stackflow reserves the right to place any account on hold anytime, with or without notification to the member, in order to protect itself and its partners from what it believes to be fraudulent activity. Stackflow is not obligated to credit or discount a Membership for holds placed on the account by either a representative of Stackflow or by the automated processes of Stackflow.

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You may encounter third-party applications (including, without limitation, websites, widgets, software, or other software utilities) ("**Application(s)**") that interact with the Stackflow service. These applications may import data related to your Stackflow account and activity and otherwise gather data from you. These applications are provided solely as a convenience to you, and Stackflow is not responsible for such applications. Such applications are owned or operated by third parties unrelated to or sponsored by Stackflow. Use of an application is at your option and risk.

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It is impossible to provide an exhaustive list of exactly what constitutes acceptable and unacceptable use of this site. In general, Stackflow will not tolerate it. You agree not to engage in any use of the site which damages or is likely to damage our reputation or the availability or integrity of the site, which causes harm of any kind to Stackflow or its users or which causes us or threatens to cause us to incur any legal, tax, financial, regulatory or other liability (“Misuse”). We, therefore, request you treat our site with respect. You agree not to use the site for any illegal or improper purpose or in such a way as to infringe or breach others’ rights or to cause or threaten to cause damage or harm to Stackflow or its users (which shall also constitute Misuse). Without limiting any of the foregoing, you agree not to use the site or cause or permit the site to be used:

- a) to jeopardise or prejudice the operation, quality or integrity of the site or the operation, quality or integrity of any telecommunications network;
- b) to harvest or otherwise collect information about others, including e-mail addresses, without their consent;
- c) for any commercial purpose, including any direct marketing, surveys, contests or pyramid schemes, nor to use the site to participate in or cause others to participate in sending chain letters, junk e-mail, spam, duplicative or unsolicited messages, advertising or promotional material;
- d) to distribute, download, upload, or transmit any material which contains viruses, trojan horses, worms, or any other harmful or detrimental programs;
- e) to stalk or harass anyone or to impersonate any person or entity or otherwise misrepresent your affiliation with a person or entity;
- f) to attack the site via a denial-of-service attack;
- g) contrary to the terms and conditions of any Internet Service Provider you may use.

Any site used in a manner prohibited in these Terms will constitute Misuse. We also ask you to comply with any relevant notices, policies and terms imposed by third parties whose website, products or services you access through the site.

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Certain features of the site may require that you register before accessing such features. If you register, you agree to the following:

- a) provide accurate, current and complete information about you as may be prompted by any registration forms on the site ("**Registration Data**");
- b) maintain the security of your password and identification;
- c) maintain and promptly update the Registration Data and any other information you provide to Stackflow to keep it accurate, current and complete;
- d) accept all risks of unauthorised access to the Registration Data and any other information you provide to Stackflow.

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We do not warrant that the services or information provided on or through this site will be correct, complete, accurate, adequate, up-to-date or fit for any particular purpose. Further, please note that no advice or information obtained by you from our personnel or through this site shall create any warranty not expressly provided for in these terms. You are responsible for validating the integrity of any information received over the internet. These disclaimers apply to the fullest extent permitted by law.

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- a) the use or the inability to use the site;
- b) the use of, inability to use, or reliance upon any content or other site materials on or offered through the site or any website or websites linked to the site;
- c) unauthorised access to or alteration of your transmissions or data;
- d) statements or conduct of any third party on the site; and/or
- e) any other matter relating to the site.

In no event shall the aggregate liability of Stackflow, whether in contract, warranty, tort (including negligence, whether active, passive or imputed), product liability, strict liability or other theory, arising out of or relating to the use of or inability to use the site or the site materials exceed any compensation you pay, if any, directly to Stackflow in connection with the site and the site materials.

The foregoing does not affect our liability for death or personal injury arising from our negligence, fraudulent misrepresentation, or any other liability that cannot be excluded or limited under applicable law. If you are dissatisfied with any portion of the site or with any of these Terms, your sole and exclusive remedy is discontinuing your use of this site.

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Those who access this site from other locations do so on their initiative and are responsible for compliance with applicable local laws. If you live in a country where access to the services provided by the site is prohibited, you must not register with us or attempt to use our services. Should Stackflow become aware of any Account Owner accessing the site from a country where access to the services provided by the site is prohibited, Stackflow reserves the right to close such Account.

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In accessing this site, the user accepts that electronic mail passing over the Internet may not be free from interference by third parties. In consequence, Stackflow cannot guarantee the privacy or confidentiality of any information relating to the user passing over the Internet. The user shall be responsible for your communications to this site, including its lawfulness, truthfulness and accuracy.

TERMINATION

Stackflow reserves the right, without notice and in its sole discretion with or without cause, to terminate the site or to suspend or terminate your ability to use the site and to block or prevent future your access to and use of the site.

The client can request the closure of their account by sending an email to info@finpro.com. Our specialist will process the termination request within the next 48 hours

ADDITIONAL TERMS

These terms constitute the entire agreement between you and Stackflow with respect to your access and use of the site and any third-party website accessed through the site. Suppose any of these terms shall be unlawful, void, or unenforceable. In that case, that provision shall be deemed severable from these terms and shall not affect the validity and enforceability of any remaining provisions. Our failure to exercise or delay in exercising a right or remedy provided by these Terms or by law does not constitute a waiver of those or any other rights or remedies.

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