



PRIVATE INVESTORS CLUB

Terms of Business & Membership Agreement

This Terms of Business & Membership Agreement (“Agreement”) sets out the terms under which members access and use the services, content, research, education, and membership benefits provided by Private Investors Club (“PIC”, “we”, “our”, or “us”).

By subscribing to any PIC membership plan, the member (“you” or “your”) confirms acceptance of these terms.

1. Membership Services

Private Investors Club is an educational and research-based membership platform designed for investors seeking access to market commentary, educational materials, investment research, webinars, and related investor content.

PIC does not provide personal financial advice, regulated investment advice, tax advice, legal advice, or portfolio management services.

All information provided is for educational and informational purposes only.

2. Membership Plans

PIC may offer:

- Monthly Memberships
- Annual Memberships
- Other promotional or premium plans from time to time

Membership benefits may vary depending on the plan selected.

Annual memberships may include additional educational resources, courses, webinars, or enhanced access features not included within monthly plans.

3. Automatic Renewal

By subscribing to a PIC membership, you expressly agree that your membership will automatically renew at the end of each billing period unless cancelled in accordance with this Agreement.

This means:

Monthly Memberships

Monthly memberships automatically renew every month using the payment method provided during registration.

Annual Memberships

Annual memberships automatically renew annually using the payment method provided during registration.

You authorise PIC to charge the applicable renewal fee automatically unless cancellation is requested before the renewal date.

4. Cancellation Policy

You may cancel your membership at any time through your account settings or by contacting support.

However:

- Cancellation prevents future renewals only.
- Cancellation does not reverse or refund payments already processed.
- Access will continue until the end of the active billing period already paid for.

5. No Refund Policy

All membership payments are final.

PIC operates a strict no refund policy.

This includes:

- Monthly renewals
- Annual renewals
- Promotional memberships
- Upgrades or plan changes
- Partial usage periods
- Failure to use the platform
- Change of personal circumstances
- Dissatisfaction after renewal

By subscribing, you acknowledge and accept that:

- membership fees are non-refundable;
- renewals are automatic unless cancelled prior to renewal;
- you are responsible for managing your subscription status.

6. Member Responsibility

Members are responsible for:

- maintaining accurate payment information;
- monitoring renewal dates;
- cancelling before renewal if they do not wish to continue.

Failure to cancel before renewal does not entitle the member to a refund.

7. Educational Use Only

All content provided by PIC is educational only.

Nothing within the membership should be interpreted as:

- personal financial advice;
- investment recommendations;
- tax advice;
- legal advice;
- regulated financial planning.

Members remain fully responsible for their own investment decisions.

8. Intellectual Property

All materials, videos, reports, presentations, PDFs, research documents, and educational content remain the intellectual property of Private Investors Club.

Members may not:

- reproduce;
- distribute;
- resell;
- copy;
- share login access;
- publish PIC materials externally

without prior written consent.

9. Limitation of Liability

PIC accepts no liability for:

- investment losses;
- trading losses;
- tax consequences;
- reliance on educational materials;

- technical interruptions;
- third-party platform outages.

All investing carries risk.

Past performance does not guarantee future results.

10. Membership Access

PIC reserves the right to:

- suspend;
- terminate;
- restrict access

where a member:

- breaches these terms;
- abuses the platform;
- shares content without permission;
- behaves inappropriately toward staff or members.

No refund will be provided in such cases.

11. Right to Amend Terms

Private Investors Club reserves the absolute right to amend, update, modify, or replace these Terms of Business & Membership Agreement at any time without prior notice.

Any updated terms shall become effective immediately upon publication on the PIC website, member portal, or membership platform.

It is the member's responsibility to review the latest version of the terms periodically.

Continued access to or use of any PIC services, content, or membership areas following any amendment constitutes full acceptance of the revised terms.

12. Existing Members

These Terms of Business & Membership Agreement apply to all current and future Private Investors Club members.

All memberships are subject to automatic renewal unless cancelled before the renewal date in accordance with these terms.

By continuing to access or use any Private Investors Club services, including the website, member portal, research, videos, webinars, reports, or educational materials,



all existing members acknowledge and agree to be bound by these Terms of Business & Membership Agreement, including the automatic renewal and strict no refund policy.

All membership fees, including renewal payments, are non-refundable. Continued use of the platform following the introduction or publication of these terms constitutes acceptance of them in full.

13. Acceptance of Terms

By subscribing to Private Investors Club, you confirm that:

- you have read and understood these Terms of Business & Membership Agreement;
- you understand that memberships renew automatically;
- you understand that membership fees are non-refundable;
- you agree to be bound by these terms.

Private Investors Club

Educational & Research Membership Platform

All content, materials, reports, videos, webinars, research, and educational resources provided by Private Investors Club are confidential and remain the intellectual property of Private Investors Club. They may not be copied, reproduced, distributed, republished, or shared without prior written consent.

Private Investors Club is not authorised or regulated by the Financial Conduct Authority (FCA) and does not provide regulated financial advice, investment advice, tax advice, legal advice, or personal recommendations.

All information provided is strictly for educational, informational, and stock market research purposes only.

Nothing contained within the PIC platform, reports, webinars, videos, or communications should be interpreted as a recommendation to buy, sell, or hold any investment or financial product.

All investing carries risk. The value of investments can fall as well as rise, and your capital is at risk. Past performance is not a reliable indicator of future results.

Members remain solely responsible for their own financial decisions and should seek independent professional advice where appropriate.

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