



Terms and Conditions for MARO Personal Development

1. Withdrawal, Cancellation, and Financial Transactions

- Users may withdraw from a course at any time. Refunds are subject to our refund policy, which may vary depending on the course type and duration. As part of our refund policy
- We reserve the right to cancel or reschedule courses. In such cases, affected users will be notified and offered a refund or alternative arrangements.
- All financial transactions are processed securely. We do not store payment details. Users are responsible for ensuring accurate billing information.

2. Refund Policy

- We want all learners to have a positive and enriching experience. If you find that a course is not suitable for your needs, you may request a refund within 14 calendar days of your purchase, provided that:
- You have not completed more than 25% of the course content.
- You have not received a certificate of completion.
- You submit your refund request in writing via email or through our contact form.
- Refunds will be processed using the original payment method within 10 working days of approval. We reserve the right to refuse refunds if we believe the policy is being misused.

3. Customer Expectations and Limitations of Liability

- We strive to provide accurate and up-to-date course content. However, we do not guarantee that all information is error-free or suitable for every learner.
- We are not liable for any damages resulting from website downtime, technical issues, or inaccuracies in course materials.
- Access to courses may be temporarily unavailable due to maintenance or unforeseen circumstances.

4. Copyright and Intellectual Property

- All course materials, including videos, documents, and assessments, are protected by copyright and may not be reproduced, distributed, or adapted without permission.
- Users may use materials for personal, non-commercial learning only.
- Attribution must be given when referencing our content externally.



PERSONAL DEVELOPMENT

- Commercial use, redistribution, or modification of content is strictly prohibited unless explicitly authorised.

5. User Conduct

- Users must not engage in unlawful behaviour, hate speech, harassment, bullying, or discriminatory actions on our platform.
- Spam, unsolicited promotions, or advertising are not permitted.
- Respectful communication is expected in all forums, chats, and interactions.

6.Account Suspension and Termination

- We reserve the right to suspend or terminate user accounts that violate these terms or engage in harmful behaviour.
- Suspended users may appeal decisions by contacting support, but reinstatement is not guaranteed.

7. Additional Terms

- By enrolling in a course, users agree to abide by these terms and any course-specific guidelines.
- We may update these terms periodically. Continued use of the platform implies acceptance of any changes.
- Users are responsible for maintaining the confidentiality of their login credentials.