

Terms of Service - KTI Financial Services, LLC



Effective Date

08/01/2017

1. Acceptance of Terms

By accessing or using the website of KTI Financial Services, LLC ("KTI", "we," "our," or "us"), you agree to be bound by these Terms of Service ("Terms"). If you do not agree to these Terms, you may not access or use this website.

We reserve the right to update, modify, or replace any part of these Terms at our discretion. Your continued use of the site after such changes constitutes your acceptance of the new Terms.

2. Use of Website

You agree to use this website only for lawful purposes. You may not use the site:

- To solicit or engage in fraudulent, harmful, or deceptive conduct
- To interfere with the operation or security of the site
- To upload or transmit viruses or malicious code
- For the purpose of collecting information about others without their consent

We reserve the right to terminate your access to the website at any time if we determine that you have violated these Terms.

3. Client Services & Digital Products

Any services, consultations, or digital products (eBooks, software, templates) purchased or downloaded from the site are subject to specific service agreements.

No Refunds Policy: All sales are final. No refunds will be issued unless explicitly stated in writing.

Tax and Financial Disclaimer: Our services do not guarantee any particular tax outcome or financial result. All strategies should be discussed with your accountant, attorney, or financial advisor.

4. Confidentiality & Client Communication

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Client-provided information submitted through our forms, portals, or email is kept confidential per industry standards. However, no method of transmission over the internet is completely secure.

By submitting your information, you consent to being contacted by our firm via email, phone, or text messaging.

5. Intellectual Property

All content on this website-including but not limited to text, images, branding, logos, graphics, videos, documents, templates, and other materials-is the property of KTI Financial Services, LLC and is protected by copyright, trademark, and other intellectual property laws.

You may not use, copy, distribute, or exploit any of this content without our prior written consent.

6. User-Submitted Content

If you submit reviews, testimonials, or content to our site, you grant us a non-exclusive, royalty-free, worldwide license to use, display, reproduce, and publish that content in connection with our services and marketing.

7. Limitation of Liability

To the fullest extent permitted by law, KTI Financial Services, LLC disclaims all warranties, express or implied.

We are not liable for any damages arising from your use of the website, services, or any digital product, including lost profits, data loss, or business interruption.

8. Third-Party Links & Services

This website may contain links to third-party sites or services. We are not responsible for the content, accuracy, or reliability of any third-party sites. Inclusion of such links does not imply endorsement.

9. Indemnification

You agree to indemnify and hold harmless KTI Financial Services, LLC, its affiliates, employees, and contractors from any claims, liabilities, damages, losses, or expenses (including attorneys' fees) arising out of your use of this website.

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10. Governing Law

These Terms shall be governed by and construed in accordance with the laws of the State of Georgia, without regard to its conflict of laws rules. Any disputes shall be resolved in the appropriate courts of Cobb County, Georgia.

11. Contact Information

For questions about these Terms of Service, please contact:

Email: Experts@ktifinancialservices.com

Phone: 470-203-2050

Address: 4994 Lower Roswell Rd, Marietta, GA 30068