The Investing Concierge LLC
Terms and Conditions

Effective date: 14 January 2026

1. Parties and definitions

These Terms and Conditions (“Terms”) are an agreement between The Investing Concierge LLC, a limited liability company incorporated in Sharjah Media City (SHAMS), Sharjah, United Arab Emirates (Formation No. 2643833, Licence No. 2643833.01) (“TIC”, “we”, “us”, “our”) and the purchaser of TIC services (“Client”, “you”, “your”).

By purchasing, booking, or using any TIC service, you confirm that you have read and agree to be bound by these Terms.

“Services” means financial education, coaching, and related planning support delivered by TIC as described in the relevant proposal, package description, invoice, or onboarding communications.

2. Scope of services

TIC provides financial education, investing education, coaching, and strategy/planning support. Services may include structured sessions, educational materials, templates, and an “Investment Plan Presentation” where we present your strategy and explain the rationale, assumptions, and educational concepts underpinning it.

TIC does not manage client funds, does not provide custody, does not execute trades, and does not access or control your brokerage/bank accounts. You remain fully responsible for implementation and for all decisions.

Any examples of instruments, platforms, products, or asset classes are provided for education and illustration. You may choose different instruments/platforms or none at all.

3. No regulated financial service; no reliance

TIC’s Services are educational and coaching in nature and are not intended to constitute regulated investment management, discretionary portfolio management, brokerage, dealing, arranging, custody, or any other regulated financial service.

TIC does not represent that it is licensed by any regulator to provide regulated financial services. If you require regulated investment advice or services, you should consult an appropriately licensed professional.

You agree not to treat any output, discussion, worksheet, template, or presentation from TIC as a substitute for regulated advice, tax advice, legal advice, or accounting advice. You remain solely responsible for verifying suitability and appropriateness of any action you take.

4. Client responsibilities

You agree to provide complete, accurate, and timely information requested by TIC. TIC may rely on the information you provide without independent verification.

You are responsible for (i) your personal financial decisions, (ii) selecting and operating any financial platform/provider, (iii) completing any required due diligence, and (iv) complying with any laws or rules applicable to you.

5. Fees and payment

Fees are as described in the applicable proposal, package description, invoice, or checkout page. Unless stated otherwise, fees are payable in advance.

You authorise TIC (or its payment processor) to charge the payment method you provide. If a payment fails or is reversed, TIC may suspend Services until payment is received.

Unless explicitly stated in writing, TIC fees do not include third-party fees (e.g., bank/broker fees, platform subscription costs, data subscriptions) and TIC is not responsible for such third-party costs.

6. Refund policy

Money-back guarantee window. You may request a refund within three (3) calendar days after your first session, defined as the Investment Plan Presentation ("First Session"). The First Session occurs when TIC notifies you that your strategy is ready and you book the Investment Plan Presentation.

Refund method. Approved refunds will be returned to the original payment method used for purchase (subject to payment processor and bank timing).

Refund amount and deduction for work performed. Any refund will exclude the value of work executed up to the date of the First Session. Work executed includes time spent on information gathering, analysis, strategy design, preparation of materials, and related administration. TIC will calculate the deduction acting reasonably and may provide a breakdown upon request. The refund (if any) will never exceed the amount paid by you for the relevant Services.

Exclusions. The money-back guarantee does not apply where (i) you have received or downloaded digital products that are expressly marked "non-refundable", (ii) you have materially breached these Terms, or (iii) the refund request is made outside the three (3) day window described above.

7. Investing risk; no guarantees

Investing involves risk, including the possible loss of capital. Past performance is not indicative of future results. TIC does not guarantee outcomes, returns, or that any objective will be achieved.

Any projections, calculators, or illustrations are examples only and depend on assumptions that may not hold.

8. Non-exclusive relationship

The relationship is non-exclusive. TIC may provide similar education/coaching services to other clients. You acknowledge that guidance provided to other clients may differ from what is provided to you due to differing circumstances.

9. Intellectual property and permitted use

All materials provided by TIC (including frameworks, templates, worksheets, slides, recordings, and content) are TIC intellectual property or licensed to TIC. TIC grants you a limited, personal, non-exclusive, non-transferable licence to use the materials for your own personal purposes.

You may not copy, reproduce, distribute, sell, publish, share, or create derivative works from TIC materials without TIC's prior written consent, except as required for your own personal recordkeeping.

10. Confidentiality and privacy

TIC will treat non-public information you share with us as confidential and will use it only to provide the Services, except where disclosure is required by law, to enforce these Terms, or to TIC's professional advisers under confidentiality.

You consent to TIC collecting, using, and storing your personal data for the purpose of providing the Services and operating TIC's business (including onboarding, scheduling, billing, and communications). TIC may use third-party systems (including cloud tools) to process and store data. Where required, TIC will obtain additional consent (for example, if sessions are recorded).

11. Electronic communications

You agree that TIC may deliver notices, invoices, and communications electronically (including by email and through scheduling/payment platforms). Electronic acceptance (including ticking a box, clicking "I agree", or confirming by email) constitutes your agreement to these Terms.

12. Changes to these Terms

TIC may update these Terms from time to time. TIC will provide at least thirty (30) days' notice of material changes by email and/or by posting updated Terms on its website. If a change materially reduces your rights, you may terminate the relevant Services before the effective date of the change by written notice; any refund (if applicable) will be handled in accordance with Section 6.

13. Limitation of liability

To the fullest extent permitted by applicable law, TIC will not be liable for any indirect, incidental, special, consequential, or punitive damages, or for any loss of profits, loss of opportunity, loss of goodwill, or loss of data, arising out of or relating to the Services or these Terms, even if advised of the possibility of such damages.

To the fullest extent permitted by applicable law, TIC's total aggregate liability arising out of or relating to the Services or these Terms will not exceed the total fees actually paid by you to TIC for the Services giving rise to the claim.

Nothing in these Terms limits liability for fraud or wilful misconduct, or any other liability that cannot be limited under applicable law.

14. Indemnity

You agree to indemnify and hold harmless TIC, its managers, employees, and contractors from and against claims, liabilities, damages, and reasonable costs (including legal fees) arising out of (i) your breach of these Terms, (ii) your use or misuse of the Services or materials, or (iii) your decisions, transactions, or actions taken based on the Services.

15. Assignment and subcontractors

You may not assign or transfer your rights or obligations under these Terms without TIC's prior written consent. TIC may assign these Terms to an affiliate or successor in connection with a merger, reorganisation, or sale of substantially all assets, by giving notice to you.

TIC may use subcontractors or independent contractors to deliver parts of the Services. TIC remains responsible for the performance of the Services in accordance with these Terms.

16. Force majeure

TIC will not be liable for any failure or delay in performance due to events beyond its reasonable control, including acts of God, governmental actions, labour disputes, internet or platform outages, or failures of third-party service providers.

17. Termination

Either party may terminate Services for convenience by written notice. Upon termination, you remain responsible for fees for Services already performed and any non-cancellable third-party costs incurred on your behalf (if any). Refunds (if any) are governed by Section 6.

18. Dispute resolution

If a dispute arises, the parties will first attempt in good faith to resolve it through informal discussions within fourteen (14) days after one party gives written notice of the dispute.

19. Governing law and jurisdiction

These Terms and any dispute or claim arising out of or in connection with them (including their subject matter, formation, or termination) are governed by the laws of the United Arab Emirates as applicable in the Emirate of Sharjah. The courts of Sharjah shall have exclusive jurisdiction.

20. Notices

Notices to TIC: By email to the contact email address shown on your invoice or via TIC's official website contact channel.

Notices to you: TIC will send notices to the email address you provide during purchase, onboarding, or booking.

21. Entire agreement; severability

These Terms, together with any proposal, invoice, or written scope document that expressly references them, constitute the entire agreement between the parties regarding the Services and supersede all prior understandings.

If any provision of these Terms is held invalid or unenforceable, the remaining provisions will remain in full force and effect.

Acceptance

By purchasing, booking, or using the Services, you confirm your acceptance of these Terms.