

TERMS & CONDITIONS

General Disclaimer

Reseller Disclosure

ByDzyne is a reseller of the Smart Market Academy program, which is managed and controlled by third-party vendors and suppliers.

2. Educational Services

The Smart Market Academy ("SMA") is a learning platform developed with the intent to enable the users to make informed and independent investment decisions. ByDzyne or its vendors do not hold themselves out as a Commodity Trading Advisor ("CTA"). Given this representation, all information and material provided in the SMA is for educational purposes only and should not be considered specific investment advice. ByDzyne or its vendors are not providing this information as advice, nor are we providing this information based on or tailored to your specific circumstance or trading activity. The information that we provide or that is derived from our website should not be a substitute for advice from an investment professional.

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3. Subscription Terms

ByDzyne's Smart Market Academy can be accessed by payment of an enrollment fee and is subject to a monthly subscription billing, which will start 30 days from the date of purchase of the Smart Market Academy. The Monthly Subscription is non-refundable, but may cancelled at any time via the Autoship section in ByDzyne Back Office. Once cancelled, the subscriber will no longer have access to the SMA Dashboard and its benefits. Access to the SMA Dashboard may be reinstated with a reactivation fee plus any retroactive monthly fees due; reactivation fee shall be as determined by ByDzyne.

Brand Ambassadors or subscribers who have subscribed for the SMA will be given the option in the last month of their subscription term to renew for a monthly subscription term. If their subscription is not renewed in the last month, subscriber has a 24-hour grace period after the end of their subscription term to renew the subscription to the monthly plan. If the monthly payment is not made within the 24-hour grace period, subscriber account will be deactivated.

4. Acknowledgement and Agreement

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15. Disclosure

The customer/user of the SMA or the ByDzyne website shall be solely responsible to provide true and correct particulars for the information required by ByDzyne as a part or enrolment, registration or renewal processes. ByDzyne or its vendors will deem information provided by the user to be true and correct in providing the services. All responsibility for the correctness of such information or actions taken based on such information shall rest solely with the customer/user providing such information.

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The live training sessions may refer to current/live market rates of a particular currency and may also include live commentary on real time trades. The live values/results may differ based on the tracking portal used by each trainer or customer and the customers understand that ByDzyne or its vendors cannot ensure the accuracy of such results.

Live account results under the SMA are subject to verification and no information to this effect is endorsed or affirmed by ByDzyne or its vendors except expressly provided. Past performance is not indicative of future results.

17. Market data

With respect to any market data or other information that we or any third party service provider display on this website, (a) such data is indicative only and we and any such provider are not responsible or liable if any such data or information is inaccurate or incomplete in any respect; (b) we and any such provider are not responsible or liable for any actions that you take or do not take based on such data or information; and (c) such data or information is proprietary to us and/or any such provider and you are not permitted to retransmit, redistribute, publish, disclose or display in whole or in part such data or information to third parties except as may be required by any law or regulation.

18. Predictions on live sessions, chat boxes or marketing material

Any predictions made by trainers, speakers or authors on live sessions, chat boxes or marketing materials are their personal views based on their independent market understanding and experience. ByDzyne or its vendors do not endorse or affirm any views or predictions made by the speakers or attendees on the live sessions or chat boxes. Predictions might me based on imperfect market understanding and it is strongly recommended that all users verify and study the predictions made by on the live sessions, chat boxes or marketing materials before making any independent investment decision.

Predictions are not a guarantee of this or any result. Information provided on this prediction is for general information purposes only. We offer no representation or warranty with regard to this prediction. No prediction is personalized or otherwise directed at any individual or particular circumstances. We disclaim and will not accept any liability for losses associated with this prediction. All trading carries substantial risk. Please see our full risk disclaimer.

19. **Cryptocurrency**

Trading Cryptocurrencies on margin carries a high level of risk, and may not be suitable for everyone. Past performance is not indicative of future results. The high degree of leverage can work against you as well as for you. Before getting involved in Cryptocurrency trading you should carefully consider your personal venture objectives, level of experience, and risk appetite. The possibility exists that you could sustain a loss of some or all of your initial deposit and therefore you should not place funds that you cannot afford to lose. You should be aware of all the risks associated with Cryptocurrency trading, and seek advice from an independent financial advisor if you have any doubts. The information contained in this web page does not constitute financial advice or a solicitation to buy or sell any Cryptocurrency contract or

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- 1. Activated Digital Products are non-refundable.
- 2. Refunds are only applicable to the initial enrollment of such digital products.
- 3. Refunds not applicable for any administrative fees, if applicable, and monthly subscription rebills, but monthly subscription rebills may be cancelled at any time through the ByDzyne Backoffice.

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Whilst we have made every effort to ensure the accuracy of the information on this website, the information given on the website is subject to change, often without notice.

These terms and conditions can be modified at any time by us and you agree to continue to be bound by these terms and conditions as modified. We will give you notice of these changes by publishing revised terms and conditions on this website - we will not separately notify you of these changes.

24. Severability

If the whole or any part of a provision of these terms and conditions is void, unenforceable or illegal in a jurisdiction then that provision or, if permissible, the relevant part of it, will be severed in respect of that jurisdiction. The remainder of the Terms and Conditions will have full force and effect and the validity or enforceability of that provision in any other jurisdiction is not affected. This clause will have no effect if the severance alters the basic nature of the Terms and Conditions or is contrary to public policy.

25. Marketing Disclaimer

A Brand Ambassador or subscriber is restricted from developing any marketing materials to represent Smart Market Academy and must use ByDzyne approved materials.

26. ByDzyne Disclaimer

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For the full income disclosure, please visit www.bydzyne.com

RISK DISCLAIMER

27. Risk Disclaimer for Forex Trading

Trading foreign exchange on margin carries a high level of risk, and may not be suitable for all investors. Past performance is not indicative of future results. The high degree of leverage can work against you as well as for you. Before deciding to invest in foreign exchange you should carefully consider your investment objectives, level of experience, and risk appetite. The possibility exists that you could sustain a loss of some or all of your initial investment and therefore you should not invest money that you cannot afford to lose. You should be aware of all the risks associated with foreign exchange trading, and seek advice from an independent financial advisor if you have any doubts.

28. Benefits and Risks of Leverage

Leverage allows traders the ability to enter into a position worth many times the account value with a relatively small amount of money. This leverage can work with you as well as against you. Even though the Forex market offers traders the ability to use a high degree of leverage, trading with high leverage may increase the losses suffered. Please use caution when using leverage in trading or investing.

29. Hypothetical Results Disclaimer

THE RESULTS FOUND ON THIS WEBSITE ARE BASED ON SIMULATED OR HYPOTHETICAL PERFORMANCE RESULTS THAT HAVE CERTAIN INHERENT LIMITATIONS. UNLIKE THE RESULTS SHOWN IN AN ACTUAL PERFORMANCE RECORD, THESE RESULTS DO NOT REPRESENT ACTUAL TRADING. ALSO, BECAUSE THESE TRADES HAVE NOT ACTUALLY BEEN EXECUTED, THESE RESULTS MAY HAVE UNDER-OR OVER-COMPENSATED FOR THE IMPACT, IF ANY, OF CERTAIN MARKET FACTORS, SUCH AS LACK OF LIQUIDITY. SIMULATED OR HYPOTHETICAL TRADING PROGRAMS IN GENERAL ARE ALSO SUBJECT TO THE FACT THAT THEY ARE DESIGNED WITH THE

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No representation is being made that any account will or is likely to achieve profits or losses similar to those that may be shown. Past performance is not indicative of future results. Individual results vary and no representation is made that clients will or are likely to achieve profits or incur losses comparable to those that may be shown.

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Trading spot foreign currencies ("forex") is not appropriate for all investors, and the risks of forex trading can be substantial. You should carefully consider whether forex trading is right for you in light of your particular circumstances and financial resources. By acknowledging this statement and contracting for the services provided by ByDzyne, you acknowledge that you have not sought advice from ByDzyne or its vendors regarding the appropriateness of forex trading for you, and ByDzyne or its vendors have not provided any such advice to you.

You agree and acknowledge further that the trading signals provided to you by ByDzyne or its vendors (trading signals) are not, and are not intended to be, an offer or solicitation to enter into any forex transaction, or any type of trading or investment advice, recommendation or strategy. You acknowledge that it is solely your decision to determine which, if any, trading signals to use for trading (whether actual or simulated) at a Retail Foreign Exchange Dealer, Futures Commission Merchant or other financial institution (collectively referred to as "Financial Institution"), and whether to send all, some, or none of the trading signals to such Financial Institution for execution.

You understand that past performance associated with any trading signals, whether actual, hypothetical or historically "back-tested" is neither necessarily indicative of nor a guarantee of future performance or success.

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