

Terms and Conditions

Please read these Terms and Conditions carefully before completing your Registration / Annual Subscription.

By subscribing, you agree to the following terms:

1. Registration & Eligibility

- By registering, you confirm that the information provided is true, accurate, and complete.
 - You are responsible for maintaining the confidentiality of your account credentials.
 - We reserve the right to suspend or terminate accounts containing false or misleading information.
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2. Annual Subscription

- The subscription is valid for **12 months** from the date of successful payment.
 - Access to services is granted only after full payment is received.
 - Subscription benefits are non-transferable unless otherwise stated.
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4. Fees & Payment

- All fees are shown in Malaysian Ringgit (RM).
 - An 8% SST (Sales and Service Tax) is applicable where required.
 - Payment is processed securely via ToyyibPay.
 - We are not responsible for transaction failures caused by payment gateway issues.
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5. Refund Policy

- All subscription payments are **non-refundable** once processed.
 - No partial refunds will be issued for unused subscription periods.
 - Exceptions may be considered at our sole discretion.
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6. User Responsibilities

By subscribing, you agree:

- Not to misuse, copy, or distribute any content without permission.
- Not to engage in fraudulent or unlawful activities.
- To comply with all applicable laws and regulations.

7. Limitation of Liability

- We shall not be liable for any indirect, incidental, or consequential damages arising from the use of our services.
- We do not guarantee uninterrupted or error-free access to the platform.

8. Amendments

- We reserve the right to update or modify these Terms at any time.
- Continued use of the service after changes constitutes acceptance of the revised Terms.

9. Contact Information

If you have any questions regarding these Terms and Conditions, please contact us at:

 Email: finance2u.wss@gmail.com

 Phone: +601153138090