



ISIF Education

Educational Training Service Agreement (Public Offer)

The Company IUIF Corporation, (hereinafter referred to as “Provider”), publishes this Public Offer to individuals (hereinafter referred to as “Customers”) to conclude the agreement for providing educational services in finance defined below. The Company IUIF Corporation is a proxy partner of the ISIF Limited, Great Britain, and is ready and willing to provide its Customers educational services according to the conditions of the present Offer and standards.

1. General provisions

1.1. This “Educational Training Service Agreement” (hereinafter referred to as – the Agreement) is an official offer (the public offer) from IUIF Corporation in the person of the General director Andrew Moray Stuart acting on the power of Memorandum and Articles of Association to an individual (hereinafter - the Customer), of financial training services providing.

1.2. The present Offer contains all the essential terms and conditions of service’s provision, defined in the present Offer.

1.3. An individual becomes a company’s Customer in case of unconditional acceptance of the terms and fees determined in the present Agreement.

1.4. Taking into consideration all the stated above, please, read carefully the text of this public offer and in case of intention to consume the services rendering by the Provider to accept in unconditionally and full way all the terms of the present Agreement. The nonagreement with any point of the offer means the refusal of the service’s providing.

1.5. The Public Offer supposes the Provider’s intention to render services defined in this document to all the individuals addressed for services provision and accepted all the terms and conditions of the Offer according to the present Agreement except on the cases of the services rendering impossibility because of technical, legal or any other reasons.

2. Definitions and interpretations in this offer:

1. The Customer – an individual who has reached the age of 18 years, accepted all the terms and conditions of the present public offer and concluded the present Agreement with the Provider according to the Offer.

2. An Acceptance - total and unconditional acceptance of all the terms and conditions defined in the present Offer by the Customer through:

- the Customer’s registration on www.ISIFedu.com and
- payment of services fee by fee’s transfer to the Provider’s bank account according to the present Agreement.

3. Technologies of distant training – educational training services in a distant way fully or partially by means of the Internet.
4. The Offer – a public offer from the Provider to any individual published in the official Provider's site to conclude an educational service agreement on the conditions of the prepayment (hereinafter - "Agreement"), inc. its appendices and annexes. The accept of the Offer supposes the unconditional acceptance all the terms and conditions of the Offer and the conclusion of the Offer.
5. The Period – a period of time equal to one calendar month.
6. A Personal office – a web-page "Personal office" on the Provider's site containing statistics on received services scope and a current state of the Personal account.
7. The Personal account – a register of all payments made by the Customer and sums deducted (written off) from those payments as fee for Services. The personal account has an individual number.
8. A Course Buying Bonus – the sum awarded to the Customer as a discount exclusively into the inner Personal account on the Site in case of Course payment according to the present Agreement.
9. "Lead a Friend" Bonus - the sum awarded and transferred to the Customer into the inner Personal account on the Site or in the Customer's bank account according to the present Agreement as a result of the new ready to get the Provider's services clients attraction by the Customer.
10. The Active Customer – a Customer who paid services costs and uses the Provider's services.
11. The Official Provider's site (hereinafter – the Site) – www.ISIFedu.com.

3. The scope of the Offer

- 3.1. The Customer requests and Provider undertakes obligations in providing services in organization of the finance educational courses access according to the Agreement. The Customer in his turn is obliged to accept the requested Services and to pay it.
- 3.2. The Agreement and all the annexes and alterations to the Agreement are public documents and are published on the web-site www.ISIFedu.com.
- 3.3. The Provider has the right to make amendments in terms of the Agreement, annexes to the Agreement including but not limited in cost and terms of training unmilitary without any prior coordination of the alterations with the Customer. In this case the Provider is obliged to publish information about any alteration on the official website www.ISIFedu.com thirty (30) days prior to their entry into force. All the general rules of the offer and acceptance are applied to the amendments and annexes to the Agreement including but not limited the rules about unconditional and total acceptance of the Offer's terms.

4. Description of services

- 4.1. According to the present offer the Provider renders services in organization of the finance educational course access to the Customer in the personal finance, investment and personal growth domain. Costs of services and the courses description are officially published on the site www.ISIFedu.com and are the schedules to the present Offer.

5. Financial relations of the parties

5.1. The services are rendered by the Provider on the terms of the 100% payment in advance by the Customer according to the prices published on the Provider's site in US dollars for each educational course.

5.2. The Provider's services shall be paid by the Customer in US dollars through:

5.2.1. to the Provider's bank account by fund transfer from the correspondence account of the Customer's credit establishment to the correspondence account of the Provider for the following transfer to the provider's account. The date of payment is the date of funds receipt to the Provider's bank account. The Customer is obliged to pay all the bank costs under this Agreement.

5.2.2. by the online way through payment with available bank cards of the international payment systems (VISA, Master Card, JCB, Diners Club and others).

5.3. The Provider is entitled to award Customer bonuses and discounts at an established time according to the terms and conditions of the present Agreement.

5.4. A Course Buying Bonus can be awarded and transferred exclusively into the inner Personal account on the Site. A "Lead a Friend" Bonus can be transferred to the Customer into the inner Personal account on the Site or in the Customer's bank account of the active Customer as it's defined in the present Public Offer.

5.5. The bonus can be transferred only to the active Customer who paid the services for the following Period in time. The bonuses conditions and rates description is published in the Personal account of the Customer.

5.6. In case of the services payment by the Customer and the following refusal of the rendering services Customer is obliged within three (3) business days after payment but not later than tree (3) working days before the Period termination, appeal to the company in written form requesting the cancellation of registration and a refund of money. The date on which the application for canceling registration was sent will be determined by the postmark. The amount of refund will be equal in value to the paid course minus \$50, which will be used to pay for the administrative costs incurred because of the Customer refusal. The refusal and money refund automatically means the termination of access to the Customer personal page on the IUIF web-site.

6. Rights and obligations of the Provider

6.1. According to the present Agreement The Provider is obliged to render services to all the individuals addressed for services and accepted all the terms and conditions of the Offer according to the present Agreement except on the cases of the services rendering impossibility because of technical, legal or other reasons.

6.2. The Provider shall start execution of his obligations under this offer within 5 (five) working days from the date of receipt of the payment for services on the Provider's account.

6.3. In case when Provider fails to start rendering services within the period of time specified in Clause 6.2. because of important reasons, Provider shall notify Customer about it within five (5) working days from the date of payment. In this case date of beginning of rendering services is agreed on additionally by Customer and Provider.

6.4. Provider shall inform the Customer in due time about all alterations in terms of services provision, about all the annexes in terms determined in the present Agreement, including rendering information

about new educational courses.

6.5. Provider undertakes obligations to provide access to the information on used services upon Customer's request.

6.6. The Provider has the right to include the Customer into a mailing list for further distribution of materials on a chosen course or any newsletters.

6.7. Provider has a right to terminate services provision and break the Agreement unilaterally in case of the Customer's breach of his obligations according to the present Agreement.

7. Rights and obligations of the Customer

7.1. In case of intention to consume the services rendered by the Provider Customer shall:

7.1.1. to pass registration at the "Personal office" on the site and get a "Personal account". Customer guarantees the credibility of the personal and passport information;

7.1.2. totally and unconditionally accept all the terms and conditions defined in the present Offer and mark of acceptance of all the Offer's terms, in this case the Agreement is considered to be concluded by the Parties automatically;

7.1.3. learn the fee's information about Provider's services;

7.1.4. choose kind of services, defined in the Appendix #1 to the present Offer, way of service's payment. Depending on type of payment the Customer shall pay the courses fees.

7.2. After transmission of money by Customer to "Personal account" and their writing-off for rendering services Customer becomes an Active Customer and begins to get services.

7.3. In case of the Period's termination and intention of Customer to continue courses the Customer is obliged to pay the course for the following Period according to the terms of the present Agreement.

7.4. Customer shall forward all the claims about Services quality within 3 (three) business days from Period termination date of rendering services. If no claims are raised Services are considered to be rendered properly and in full.

7.5. Customer is obliged not to make any actions or offers that have any reason for legal prosecution from third parties' side about the scope of the present Offer.

7.6. During the educational courses Customer shall recommend the materials included in the list of guidelines and materials given by Provider for these purposes. For the achievement of the educational courses objective it is forbidden to use products and guidelines beyond Provider's guidelines list.

7.7. While disclosure of information about Provider and its activities use only those data that are officially provided by Provider in print or e-form within given offer or on the website www.ISIFedu.com so is commonly known. Other information is considered to be confidential and mustn't be disclosed to the third Party.

7.8. Customer undertakes obligations to use only approved methods of partner and client attraction. It is forbidden to use disapproved methods of partner and client attraction, including:

- Message boards where invitations to business partnership or hiring information, advertising and etc. are published;

- Spam-letters via e-mail (excluding legal mailing of Subscribe);
- Leaflet distribution and advertisement sticking;
- Advertising in Mass-media and Internet.

Violation of obligations stated above leads a lack of effect of the educational course and may be the reason Agreement termination unilaterally by Provider.

7.9. Each Customer bears exclusive responsibility to declare and pay taxes in compliance with the law of his respective country of residence. Provider is not responsible for any tax payments of its Customers.

7.10. Customer shall pay the fee for the second registration, which is stipulated on the Site, in cases defined by the Clause 9.1.3. of the present Offer.

8. Risks and responsibility

8.1. By accepting the provisions of this Agreement a Customer realizes that Provider does not bear any risks about understanding guidelines formulated in training and informative and/or analytical products. All guidelines and advice in Provider's products should be applied by a Customer exclusively at his own discretion and all the risks for the consequences of the training information application should be carried by the Customer.

8.2. All materials from the web-site and materials for training and informative and/or analytical products are in no way an offer or invitation to accept this offer, and also do not constitute a nature of an offer of any transactions relating to acquisition, alienation or appropriation of property or non-property rights, and intellectual property rights as well.

8.3. Neither Provider, nor its staff as well as affiliated and dependent persons are responsible for losses occurred as a result of use of information from the web-site for investment or other practical purposes, and also for direct or indirect losses occurring as a result of web-site faulty conditions or interruption of its functioning.

8.4. Both Parties are responsible for non-performance or improper performance of this Agreement provisions according to the current legislation of the country of the Provider's residence.

8.5. Provider is not responsible for impossibility to service providing for a Customer because of any reasonable and external reasons that do not depend on the Provider, including but not limited communication lines destroy, malfunctioning of equipment, service operators' breach of obligations, and/or force majeure circumstances which include:

- natural disasters;
- fire;
- flooding;
- emergency situations both of a natural and/or anthropogenic nature;

and other acts of God which don't dependant on both Customer's and Provider's respective will.

8.6. A Customer shall bear all responsibility for legal use of bank cards for international payment systems (VISA, Master Card, JCB, Diners Club and other) and compliance of the legislation of the respective country where any illegal act has been committed by the Customer.

9. Termination of the Agreement

9.1. This Agreement may be terminated:

9.1.1. On the mutual agreement of both sides.

9.1.2. By the Provider in the case of violation by the Customer of his obligations under this Agreement. In this case, the Provider shall not be obliged to return money paid by the Customer.

9.1.3. By the Customer unilaterally. In this case, the obligation of the Customer in respect of confidentiality shall remain in force. In case of refusal by the Customer of services due to any circumstances that arise for reasons beyond the control of the Provider, the latter has the right not to return the amount paid by the Customer for services rendered.

9.1.4. The Customer, using the services of the Provider for the first time, where the Customer has paid a monthly educational program is entitled to terminate the contract within the first three (3) calendar days after the beginning of the month of training. A Customer who has paid an annual training program has the right to terminate the contract within three (3) calendar days after the tuition payment. Money spent on services, in this case will be returned in full.

9.2. The Customer who has paid many months or one year educational program and has made the decision to terminate the contract and stop training because of non-Provider issues shall be entitled to submit a written request requesting termination of the contract and return the funds paid for the educational program, less the costs incurred by the Provider. A positive decision on the treatment received is at the discretion of the Provider, based on objective reasons for this treatment. The Provider may apply paragraph 9.1.3. of the Agreement. In this case, the refund made in the amount of payment made less the costs incurred in providing educational programs, royalties, royalties and distribution. The size of the Provider's costs are given by: $Cost = Price * 0.6 + (Price * 0.4 * i) / n + 55$ Cost.

Where: Cost - the cost of training, Price - the cost of an annual training program, n - duration of the program in months, i - a month of using the program.

Additionally, the Provider's costs include administrative costs and bank charges of \$55 (fifty five U.S. dollars).

9.3. For the termination of the contract the Customer shall in due time:

1. Send a request of the Customer's intention to terminate the contract through a feedback system on the site <http://support.isifedu.com>.

2. Send a written request to the Provider on the following address: City Business Centre, Lower Road, Canada Water, London SE16 2XB, United Kingdom, containing:

- explanation for the cancellation of the contract,
- name,
- registration data from the Site (login or ID),
- date, amount and method of payment, committed in the payment for services,
- passport data,
- bank account information,
- address and phone number for the feedback.

9.4. Appeals are considered no later than 30 calendar days from receipt of the written appeal. In order to expedite the processing of claims, the Customer may use the feedback system on the site <http://support.isifedu.com>.

9.5. Termination of the contract automatically means termination of your access to the Customer's personal page on the Provider's site. The Provider has the right to refuse to re-register a Customer who has previously relinquished a contract.

10. Privacy and information provision

10.1. Provider's administration guarantees privacy of Customer's personal information, given by a Customer during registration on the web-site.

10.2. Provider's administration attracts the user's attention to the fact that all services on the web-site, and any training and informative and/or analytical (both paid and free) products are given to a Customer solely for personal usage and only if the intellectual property rights of authors of this information are not violated.

10.3. Information on the web-site or in training and informative-and-analytical products is received, collected and prepared from open sources or upon permission from the possessors of the rights. All analytical materials constitute the private opinion of analysts who have prepared them and are given on authorial bases without any guarantees.

10.4. The acceptance of the present Offer supposes the automatic acceptance of all the documents which are the integrated parts of the Agreement including all the schedules and annexes published on the Provider's web-site www.ISIFedu.com.

11. Special provisions

11.1. Provider will strive to its utmost to provide quality and uninterrupted service to a Customer in accordance with current prices at the moment of payment, but nevertheless the services are supplied authorial bases without any direct or indirect guarantees.

11.2. This Agreement shall be construed and enforced in accordance with, and the validity and performance hereof shall be governed by the laws of Great Britain.

12. Proprietary rights and intellectual property

12.1. All materials on the web-site are protected by the laws of United Kingdom, USA, Russian Federation and other countries which legislation is applicable to the materials. This protection covers texts, calculations, tables, images, multimedia, program codes and other objects of proprietary right. All materials are their authors' property. Rights assignment is possible only in cases and order according to the current laws of United Kingdom, USA, Russian Federation and other countries.

12.2. Organization title and its official logotype are company's exclusive property and all rights are reserved.

12.3. Any materials received by a Customer via e-mail or published on the web-site are meant for private non-commercial use. A Customer does not have any right to copy, broadcast, mail, and/or publish materials from the web-site and informative and/or analytical products without written permission of Provider's company administration or to use them in any way for mass reproduction as well.

12.4. Any information, materials and judgments published on the web-site can be changed without prior notification. Citing is allowed in volume and order stipulated by the laws of United Kingdom, USA, Russian Federation and other countries where Provider's services are used.

13. Term of the Agreement

13.1. The Agreement comes into force upon its conclusion (Offer Acceptance) and is valid until it is terminated by one of the Parties or by both Parties.

13.2. The Customer admits and recognizes the fact that any changes in the Offer occurring after its conclusion shall be valid between the Customer and Provider, and these changes within the Agreement come into force simultaneously with the same changes within the Offer.

14. Disputes of the Parties

14.1. All disputes and disagreements should be solved by mediation between both Sides. In case this can not be done, the disputes and disagreements should be referred to the jurisdiction in the Court of London.

Provider's information:

IUIF Corporation

BC No. 1488832

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Website: <http://ISIFedu.com>

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