

MICROQUORA

(A division of Microquora.com)

TERMS AND CONDITIONS

Governing the use of Microquora.com and its services

Microquora.com

Registered in India

Last Updated: March 2026

1. Introduction

These Terms and Conditions ("Terms") constitute a legally binding agreement between Microquora.com ("Microquora", "we", "us", or "our") and you, the individual or entity accessing or using our services ("you" or "your"). Microquora.com is a company registered in India.

Microquora provides educational services in the field of clinical microbiology and infection control, including but not limited to mock Royal College of Pathologists (RCPATH) examinations, FRCPath Microbiology preparatory courses, academic courses, workshops, webinars, and collaborative learning programmes (collectively, "Services").

By accessing our website at microquora.com ("Website"), registering for an account, enrolling in any course or examination, or otherwise using our Services, you acknowledge that you have read, understood, and agree to be bound by these Terms. If you do not agree to these Terms, you must not use our Services.

2. Definitions

- **"Account"** means the personal user account created by you on our platform to access the Services.
- **"Content"** means all materials, including but not limited to course materials, mock examination questions, study guides, videos, presentations, documents, and other educational resources made available through the Services.
- **"Directors"** means the directors of Microquora.com, currently Safaa Amed and Shruti Iyer.
- **"Fee" or "Fees"** means any charges payable by you for accessing or using the Services, as displayed on the Website at the time of enrolment or purchase.
- **"User"** means any individual who registers for, enrolls in, or uses the Services.

3. Eligibility

You must be at least 18 years of age to use our Services. By using our Services, you represent and warrant that you meet this age requirement and have the legal capacity to enter into a binding agreement. If you are accessing the Services on behalf of an organisation, you represent that you have the authority to bind that organisation to these Terms.

4. Account Registration

4.1 Account Creation

To access certain Services, you may be required to create an Account. You agree to provide accurate, current, and complete information during registration and to keep your Account information updated.

4.2 Account Security

You are solely responsible for maintaining the confidentiality of your login credentials and for all activities that occur under your Account. You must notify us immediately of any unauthorised use of your Account. Microquora shall not be liable for any loss arising from unauthorised access to your Account where such access results from your failure to safeguard your credentials.

4.3 One Account Per User

Each User may maintain only one Account. Sharing Account credentials with third parties is strictly prohibited and may result in suspension or termination of your Account.

5. Services and Enrolment

5.1 Description of Services

Microquora offers a range of educational services including mock RCPATH examinations, FRCPath Microbiology preparatory courses, academic courses, workshops, and collaborative learning activities. The specific details, schedule, duration, and content of each Service are described on the Website at the time of enrolment.

5.2 Enrolment

Enrolment in any Service is subject to availability and acceptance by Microquora. We reserve the right to limit enrolment numbers, modify course schedules, or cancel any Service at our discretion, provided that enrolled Users are given reasonable notice and, where applicable, a full refund for any cancelled Service.

5.3 Modifications

Microquora reserves the right to modify, update, or replace Content and course materials at any time to ensure accuracy, currency, and educational quality. Such modifications do not entitle Users to a refund.

6. Fees and Payment

6.1 Fee Structure

Fees for the Services are as displayed on the Website at the time of enrolment. All Fees are quoted in the currency specified on the Website and are inclusive of applicable taxes unless stated otherwise.

6.2 Payment

Payment must be made in full at the time of enrolment unless an instalment plan or alternative payment arrangement is expressly offered on the Website. We accept payment through the methods specified on the Website. All payments are processed through secure third-party payment gateways.

6.3 Taxes

You are responsible for any applicable taxes, including Goods and Services Tax (GST) as required under Indian law, which may be added to the Fees at the time of payment.

6.4 Failed Payments

If a payment fails or is reversed, Microquora reserves the right to suspend your access to the relevant Service until payment is successfully received.

7. Cancellation and Refund Policy

Our cancellation and refund policy is set out in a separate document titled "Cancellation and Refund Policy" which forms part of these Terms. Please refer to that document for full details.

In summary: All Fees are generally non-refundable. Refunds may be considered only in exceptional circumstances at the sole discretion of Microquora.

8. Intellectual Property

8.1 Ownership

All Content, including but not limited to course materials, examination questions, study guides, videos, graphics, logos, and software, is the exclusive property of Microquora or its licensors and is protected by applicable intellectual property laws, including the Copyright Act, 1957 (India) and international copyright treaties.

8.2 Limited Licence

Subject to these Terms, Microquora grants you a limited, non-exclusive, non-transferable, revocable licence to access and use the Content solely for your personal, non-commercial educational purposes in connection with the Services for which you have enrolled and paid.

8.3 Restrictions

You shall not:

- Copy, reproduce, distribute, publish, display, or create derivative works from any Content, in whole or in part;
- Share, forward, upload, or make available any Content to any third party, whether for commercial or non-commercial purposes;
- Record, screenshot, photograph, or otherwise capture any live sessions, webinars, or online classes;
- Reverse-engineer, decompile, or attempt to extract source code from any software or technology used in the Services;
- Remove or alter any copyright notices, watermarks, or proprietary markings from the Content.

8.4 Examination Content

Mock examination questions and associated materials are proprietary. Any unauthorised reproduction, distribution, or sharing of examination content constitutes a material breach of these Terms and may result in legal action.

9. User Conduct

When using the Services, you agree to:

- Use the Services only for lawful educational purposes;
- Not engage in any activity that disrupts, interferes with, or imposes an unreasonable burden on the Services or our infrastructure;
- Not impersonate any person or entity or misrepresent your affiliation with any person or entity;
- Not upload or transmit any harmful code, viruses, or malicious software;
- Not engage in any form of harassment, discrimination, or abusive behaviour towards other Users, instructors, or staff;
- Comply with all applicable laws and regulations.

10. Disclaimer of Warranties

The Services and Content are provided on an "as is" and "as available" basis. To the maximum extent permitted by applicable law, Microquora disclaims all warranties, whether express, implied, or statutory, including but not limited to implied warranties of merchantability, fitness for a particular purpose, and non-infringement.

Microquora does not warrant or guarantee that:

- The Services will meet your specific requirements or expectations;
- The Services will be uninterrupted, timely, secure, or error-free;
- Any Content is complete, accurate, or current;
- Enrolment in any course or examination preparation programme will guarantee success in any examination, including the FRCPPath examination.

11. Limitation of Liability

To the maximum extent permitted by applicable law, Microquora, its Directors, officers, employees, and affiliates shall not be liable for any indirect, incidental, special, consequential, or punitive damages, including but not limited to loss of profits, data, use, goodwill, or other intangible losses, arising out of or in connection with your use of the Services.

In no event shall the total aggregate liability of Microquora exceed the amount of Fees paid by you for the specific Service giving rise to the claim during the twelve (12) months immediately preceding the event giving rise to the liability.

12. Indemnification

You agree to indemnify, defend, and hold harmless Microquora, its Directors, officers, employees, and agents from and against any and all claims, liabilities, damages, losses, costs, and expenses (including reasonable legal fees) arising out of or in connection with your use of the Services, your breach of these Terms, or your violation of any applicable law or the rights of any third party.

13. Termination

13.1 Termination by Microquora

Microquora may suspend or terminate your Account and access to the Services, in whole or in part, at any time and without prior notice if you breach these Terms or engage in conduct that Microquora determines, in its sole discretion, to be harmful to other Users, Microquora, or third parties.

13.2 Termination by You

You may terminate your Account at any time by contacting us at the email address provided below. Termination of your Account does not entitle you to a refund of any Fees already paid.

13.3 Effect of Termination

Upon termination, your right to access and use the Services shall cease immediately. Provisions of these Terms that by their nature should survive termination (including, without limitation, intellectual property, limitation of liability, indemnification, and dispute resolution) shall continue in full force and effect.

14. Privacy

Our collection and use of your personal data is governed by our Privacy Policy, which forms an integral part of these Terms. By using our Services, you consent to the collection and processing of your personal data as described in the Privacy Policy.

15. Third-Party Services

The Services may integrate with or contain links to third-party platforms, including but not limited to payment gateways, video conferencing tools, and learning management systems. Microquora does not control and is not responsible for the content, privacy practices, or policies of any third-party services. Your use of such third-party services is subject to their respective terms and conditions.

16. Force Majeure

Microquora shall not be liable for any failure or delay in performing its obligations under these Terms where such failure or delay results from circumstances beyond its reasonable control, including but not limited to natural disasters, pandemics, government actions, power failures, internet disruptions, or acts of terrorism.

17. Governing Law and Dispute Resolution

17.1 Governing Law

These Terms shall be governed by and construed in accordance with the laws of India.

17.2 Dispute Resolution

Any dispute arising out of or in connection with these Terms shall first be attempted to be resolved amicably through good-faith negotiation. If the dispute cannot be resolved within thirty (30) days, it shall be referred to arbitration in accordance with the Arbitration and

Conciliation Act, 1996 (India). The seat of arbitration shall be India, and the language of arbitration shall be English.

17.3 Jurisdiction

Subject to the arbitration clause above, the courts of India shall have exclusive jurisdiction over any dispute arising under these Terms.

18. Amendments

Microquora reserves the right to amend or update these Terms at any time. Any amendments will be published on the Website and will take effect from the date of publication. Continued use of the Services after the publication of amended Terms constitutes your acceptance of the revised Terms. We will endeavour to notify registered Users of material changes via email.

19. Severability

If any provision of these Terms is found to be invalid or unenforceable by a court of competent jurisdiction, the remaining provisions shall continue in full force and effect. The invalid or unenforceable provision shall be modified to the minimum extent necessary to make it valid and enforceable.

20. Entire Agreement

These Terms, together with the Privacy Policy and the Cancellation and Refund Policy, constitute the entire agreement between you and Microquora with respect to the Services and supersede all prior or contemporaneous communications, whether oral or written.

21. Grievance Redressal

In compliance with the Information Technology Act, 2000 and the Consumer Protection Act, 2019, Microquora has appointed a Grievance Officer. If you have any complaints or concerns regarding the Services, please contact:

Grievance Officer: [Name of Grievance Officer]

Email: [grievance email address]

The Grievance Officer shall acknowledge your complaint within 48 hours and endeavour to resolve it within one (1) month from the date of receipt.

22. Contact Information

For any questions, concerns, or notices regarding these Terms, please contact us at:

Microquora.com

Email: [contact email address]

Website: <https://microquora.com>