

PUBLIC OFFER AGREEMENT

This Agreement constitutes a public offer in accordance with the applicable laws of the United Arab Emirates (UAE). By accepting the terms herein, the Customer agrees to the rules, services, and obligations stated below.

TERMS & DEFINITIONS:

- **"Service Provider" / "Owner of the Page"** — HRMNYCHAMPIONS SPORT SERVICES L.L.C., legally registered in Dubai, United Arab Emirates.
- **"Page"** — Website <https://3pxmentalarmory.com> and associated communication channels (e.g., WhatsApp, email, social media accounts), where information about the services is published and registration/bookings are conducted.
- **"Service(s)"** — Any training, educational, consulting or cognitive assessment programs delivered by the Service Provider via online/offline format, as described on the Page.
- **"Customer"** — A natural person or legal entity that sends a request and/or completes the payment for the services.
- **"Request"** — Any message, form, or written communication expressing the intention to receive a service.
- **"Personal Data"** — Name, date of birth, nationality, email, phone, residence address, ID/passport data, company data, and other identifiers required for providing the Service.
- **"Offer"** — The Service Provider's public proposal to deliver Services based on the conditions published on the Page.
- **"Acceptance"** — Full payment by the Customer, which constitutes agreement with this Offer.

1. GENERAL PROVISIONS

- 1.1. This Agreement determines the terms and conditions for service provision by HRMNYCHAMPIONS SPORT SERVICES L.L.C.
- 1.2. The Offer is accepted upon full or partial payment by the Customer.
- 1.3. By registering or submitting payment, the Customer agrees with all terms of the Offer and this Agreement.
- 1.4. The Service Provider may send an invoice or payment link upon receiving registration.
- 1.5. If payment is not received, the request is considered declined.

2. SERVICE TERMS

2.1. The Service Provider agrees to:

- Publish service descriptions on the Page
- Issue invoices to Customers
- Provide services online/offline at scheduled time
- Ensure data confidentiality, subject to UAE laws

2.2. The Service Provider reserves the right to:

- Change site structure or service content at any time
- Refuse service without explanation
- Conduct promotions and campaigns
- Send service or promo communications via email or phone
- Modify this Agreement at any time by publishing updates on the Page

2.3. The Customer agrees to:

- Submit accurate personal information
- Not disrupt the platform or violate its integrity
- Pay service fees according to the invoice
- Not file claims for denied service due to non-payment

3. LIABILITY

- The parties are subject to UAE laws.
- The Service Provider is not liable for:
 - Failures in payment systems, internet or platforms
 - Customer misinterpretation of results
 - Unmet expectations or subjective dissatisfaction
 - Third-party access due to data breach caused by the Customer
 - Consequences from unauthorized sharing of educational materials

If the Customer shares course content or access, a fine of **AED 50,000** may be imposed. For sharing recordings or materials to third parties, a fine of **AED 5,000 per case** applies.

4. REFUND POLICY

Refunds are granted only if:

- A written refund request is submitted
- The Customer did not receive access to course materials
- The course was not started

Refund processing time: 14–30 business days. Refunds are made minus bank fees and a penalty of:

- 10% if canceled 30+ days in advance
 - 50% if canceled 10–29 days in advance
- No refunds are issued after access is granted or if the Customer starts the course.

5. GOVERNING LAW AND DISPUTES

5.1. All matters are governed by the legislation of the United Arab Emirates.

5.2. Disputes will be resolved through negotiation.

5.3. If unresolved, parties submit to the exclusive jurisdiction of Dubai courts.

6. FORCE MAJEURE

Force majeure includes: acts of God, war, epidemics, state emergencies, etc. Neither party shall be liable during such periods.

7. FINAL PROVISIONS

- Agreement is valid from payment date to full delivery of the Service
- This Agreement is binding without signature under public offer terms