

Terms of Service

Welcome to IB Mason. By using our site and services, you agree to these Terms of Service.

1. ****Services Offered****

- We provide tutoring and coaching services related to Series 79 exam preparation and investment banking careers.
- These services are for educational purposes only and do not constitute financial, legal, or professional certification advice
- Services may include 1:1 sessions, downloadable resources, and educational content.

2. ****No Guarantees****

- We do not guarantee you will pass any exam or receive any job offer.
- Results depend on individual effort, preparation, and market conditions.
- Testimonials or past results do not guarantee future performance

3. ****Payments****

- Payments may be processed through third-party platforms such as Square, Stripe, Wyzant, or Capital Advantage.
- We do not handle payment details directly on our site.
- All sales are final unless otherwise stated. Refunds may be issued solely at our discretion.
- Unused sessions may not be refunded if the client chooses not to use them.
- Prepaid sessions or coaching time, including packages, must be used within six (6) months of purchase unless otherwise agreed in writing
- Accounts past due may be referred to collections. You agree to be responsible for reasonable collection costs, filing fees, and allowable interest where permitted by law
- Clients agree to contact IB Mason LLC directly to attempt resolution before initiating any payment dispute or chargeback.
- Initiating a chargeback after services or materials have been delivered may constitute breach of these Terms and may result in collection efforts
- By submitting payment, you agree to the program/package terms stated on the invoice and to these Terms of Service

4. ****Intellectual Property****

- All materials are owned by IB Mason LLC. Do not copy or redistribute without permission.
- You may not reproduce, distribute, resell, or modify any materials without prior written consent.

5. ****Client Responsibility****

- You agree to provide accurate information and use our services legally and responsibly.
- You are responsible for your own exam registration, preparation, and compliance with any

applicable laws or licensing bodies.

- Misuse, abuse, or disrespect toward the tutor or platform may result in service termination without refund

6. ****Limitations of Liability****

- To the fullest extent permitted by law, IB Mason LLC and its affiliates shall not be liable for any direct, indirect, incidental, or consequential damages resulting from the use or misuse of our services.

- We are not liable for any outcomes from use of our services.

- This includes, but is not limited to, exam results, job outcomes, or interpretation of educational material

7. ****Changes to Terms****

- We may update these terms at any time. Continued use means you accept the new terms.

- Rate changes, service modifications, and platform updates may occur based on tutor discretion and market conditions

8. ****Cancellation and Late Payment Policy****

- Cancellations or reschedules made with less than 24 hours' notice will be charged in full.

- A no-show is defined as arriving 15 minutes or more late without prior notice and will be charged in full.

- If the tutor must cancel, the client will be notified as soon as possible and the session will be rescheduled at no additional cost.

- Exceptions to this policy may be made at the tutor's sole discretion in cases of documented emergencies.

- By booking a session or purchasing a package, the client acknowledges and agrees to this cancellation and no-show policy.

- Payments not received within 1 day of the due date may incur a 10% late fee on the outstanding balance.

- We reserve the right to pause or terminate services until payment is received in full.

- Default & Continuation: After any missed/late installment, we may require (a) full prepayment of the remaining program balance, or (b) a valid card on file for automatic billing as a condition of resuming sessions

- Termination for Default: If an account remains unpaid beyond 10 days of the due date, we may terminate the client's program for default. Termination for default releases IB Mason LLC from any remaining service obligations, while the client remains responsible for all outstanding program fees and committed balances.

9 ****Service Disclaimer****

- Packages represent prepaid blocks of coaching time that may be applied flexibly to the client's individual needs.

- The descriptions provided for each package (e.g., Behavioral Interview Mastery, Networking Comprehensive) outline typical focus areas, but sessions are not limited to those topics.

- Coaching time may be used for any aspect of interview or career preparation that the client and tutor agree upon.

10**Program Commitment**

- Bundled programs (e.g., Complete Placement Mentorship) are priced at a discounted rate in exchange for a full program commitment

-Retainers and prepaid coaching time represent a reservation of availability and are non-refundable

- Enrollment constitutes agreement to pay the total program fee regardless of outcome or completion

- Payments are not tied to individual sessions or milestones

- Program value includes reserved availability, preparation, proprietary materials/templates, and ongoing strategy access in addition to live session hours.

Email mason@ibmason.com with any inquiries