GENERAL TERMS AND CONDITIONS
USE OF SERVICES AND MATERIALS BIKO TRADING GROUP

1. INTRODUCTION

The present General Terms and Conditions govern

legal regime for the use of materials and it M offered by the trader Yuriy Bishko, as well as establish the procedure for the provision of services.

General terms:

2. SUBJECT OF AGREEMENT

2.1 Parties and subject of agreement

The present General Terms and Conditions constitute a user agreement concluded by you and BIKO TRADING GROUP Company (hereinafter referred to as "Company").

The subject of the agreement is the use of paid services (services) that we offer on our website: https://bikotrading.com, as well as other project sites (hereinafter referred to as "Services" or "Services")

2.2 Terms of use of paid services

The user can be any person who accepts the terms of the user agreement and uses the materials of the site, as well as uses the services of the site for reasons not related to commercial goals or business activities. To purchase services, the user must have full legal capacity and be a person over 18 years of age.

2.3 Using of intellectual property

All materials posted on bikotrading.com or additional sources of communication, as well as materials provided to the user in the course of the provision of paid services (content) are subject to copyright, the exclusive rights to the use of which belong to the Company.

Copying, use (reproduction) and distribution of materials posted on the site or provided to the user during the provision of paid services, as well as the use of content for the purpose of conducting competitive activities without the written permission of the copyright holder, is strictly prohibited and prosecuted by law.

Any violation of copyright and related rights is prosecuted in accordance with international law and entails civil, administrative and criminal liability.

2.4 Additional terms and conditions

The company reserves the right to impose additional terms of use of materials and services of the site, binding. The Company Undertakes To Notify You In Advance.

3. COST AND DESCRIPTION OF SERVICES bikotrading.com

3.1 Paid services and free materials

The scope of services offered by bikotrading.com available to you depends on the conditions of the purchased product and the package of services.

The terms of using a paid subscription are governed by the provisions of a separate agreement (offer) that you conclude with the Company during the subscription process.

Please note that some prepaid packages of services involve accessing several services or training programs at once. However, if this is not the case, in order to receive information materials on additional training programs, you need to purchase such services separately.

Some training programs involve independent work and the performance of certain tasks (homework), which are part of the service delivery process.

3.2 Prices and cost of services

The cost of the services you purchase (a package of services as part of a training program or subscription to the signal's service) can be published by us on the product page, on www.bikotrading.com or should be indicated in a message sent to you at the address specified earlier.

4.SERVICE ORDER

4.1. By using free materials or purchasing paid services on the site, you accept these General Terms and Conditions and our Privacy Policy. If you do not agree with the content of these documents, stop using the services.

4.2. If a client who is noticed in enticing clients or copying, the transfer of information to 3rd persons is blocked without the right to return.

5. MAKE A DEAL

The order of formation and conclusion of the relevant transaction depends on the product (service package) you choose and the method of payment.

5.1 The conclusion of the user agreement

Purchase multiple products or additional services

By purchasing services on our website, you can at any time interrupt the process of making a purchase and correct any input errors until the moment of completion of the purchase process - payment for a package of services or input of correct payment details into the frame of the payment system for subscriptions.

6. TERM OF AGREEMENT

6.1The user agreement

The user agreement concluded between you and the Company in connection with the use of the Company's materials is deemed to be concluded for an indefinite period.

The term of the user agreement (Service Agreement) concluded in connection with the acquisition of a prepaid service package or a subscription to the signal's service is determined by the terms of the service package or subscription terms published on the product page on www.bikotrading.com or agreed personally with the manager.

7. TERMS OF PAYMENT

7.1 Debit of funds

In the case of the acquisition of a package of services, at the time of the conclusion of the Service Agreement, the amount of the funds of the ordered services is charged once.

7.2 Failure to fulfill payment obligations

We reserve the right to make complaints about violation of the established terms of payment for services. If it is impossible to debit funds from your payment card, we have the right not to start the provision of the service until they are paid.

8. RIGHT TO REFUSE

8.1 Service Denial Policy

After you have concluded a User Agreement (Service Agreement), purchased a one-time package of services, or have periodically subscribed to www.bikotrading.com services, in each case, you will have the right to refuse to receive services and receive a refund.

BikoTrading charges an additional 30% refund service fee. This charge does not depend on the period of the request, or the reason for the return.

You have the right to refuse to receive services within 7 calendar days from the date of payment for the ordered package of services or subscription to the signal's service.

If you have already watched 3 or more blocks of educational course the refund will NOT be possible.

To register a refusal of services and receive a refund, strictly follow these recommendations.

1. Clarify a reason for the request (up to 10 sentences).
2. Inform a date of participation.
3. Provide a screenshot of payment regarding the date of participation.
4. In the subject line of the email, write **REQUEST FOR REFUND** (capital letters)
5. Send your request here: joradnbikotrading@gmail.com

Your request will be accepted within the next 7 working days. You will be notified when your request is accepted as soon as possible.

Do not try to request a refund in person. Otherwise, your request for refund won't be accepted.

The company does not return funds due to the termination or suspension of its activities to clients with a lifetime subscription after 7 calendar days from the date of payment for the ordered package of service.

In order to meet the deadline for the refusal, you only need to notify us of the refusal no later than 7 calendar days from the date of payment for the service package / subscription date.

We consider payment in USD at the time of the transaction and in case of a refund, we return the amount in USD at the exchange rate per day of the return.

8.2. Consequences of refusal of services

If you have notified the Company of the cancellation of services within a specified period, the Company undertakes to return to you all payments received from you as payment for the product or subscription to the signal's service from 1 to 30 calendar days from the date of receipt of the request for a refund.

For refund will be used the same method of payment that you used when paying for services or any other will be used. If, when making a refund, it is necessary to pay **any additional fees** of payment systems related to the refund, the Company withholds the amount of the commission from the refund amount.

If you have already started using services during the period of refusal, **the Company will deduct from the amount paid the amount of the cost of services actually rendered at the time of receipt of the notice of refusal proportional to the amount of services already rendered, relative to the total paid services.**

8.3 The expiration of the failure period

In case the services were rendered in full, before the expiration of the refusal period and until the moment of receipt of the notice of withdrawal from the contract, no refund will be made.

In case of refusal to receive services in violation of the specified period, the refund is not carried out, and such refusal is considered a violation of the terms of the agreement.

9. RESPONSIBILITY

9.1 General provisions

In case of violation by the parties of their obligations, the provision of inaccurate information during the conclusion or during the execution of the transaction, the parties shall be liable in the manner established by the concluded User Agreement.

9.2 The company is responsible for:

- violation of the terms of the User Agreement;

- violation of the terms and conditions of service;

- providing poor quality services.

9.3 The company is not responsible for:

- inability to provide services for reasons independent of the Company, including force majeure, disruption of communication lines, malfunction of equipment and software not owned by us;

- for complete or partial interruptions in the provision of services related to the replacement of equipment, software or other work caused by the need to maintain the efficiency and development of technical means (subject to prior notification of the user);

- violation of the security of the userвЂ™s equipment and software used to obtain services;

- loss of confidential information or part thereof, if this is not the fault of the Company;

- any losses of third parties caused by no fault of ours.

9.4. You are responsible for:

- use by third parties of credentials used to gain access to information materials and services;

- use of materials posted on the site or provided to the user in the course of the provision of paid services, for the purpose of their subsequent resale, distribution or transfer to third parties or for the purpose of conducting competitive activities;

- violation of the terms of payment.

9.5. Disclaimer:

Our aggregate liability for any claim or claim is limited to the amount of the purchased service of inadequate quality or provided in violation of the deadlines.

In case of violation by the Company of the deadlines for the provision of services, the responsibility of the Company is limited solely to the extension of the deadlines for the provision of services or the provision of services in the new terms until the complete fulfillment of the Company's obligations.

9.6 Responsibility of employees and agents of the Company

In cases where the Company's liability is limited or excluded, the same limitation of liability or its exclusion applies to employees or agents of the Company.