

# Terms and Conditions

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## 1. Introduction

These Terms and Conditions govern your use of Erudite Academy and its educational services. By accessing or using the platform, you agree to be bound by these terms.

## 2. User Accounts

You are responsible for maintaining account security and the confidentiality of your credentials. You must provide accurate information during registration.

## 3. Intellectual Property

All course materials and related content are the exclusive property of Erudite Academy or its licensors. A limited, non-transferable license is granted for personal educational use only.

## 4. Enrollment and Payments

Course pricing is displayed at checkout. All digital course purchases are final once payment is completed. Refunds are not offered.

## 5. Prohibited Conduct

Users may not scrape content, bypass security controls, share account credentials, or engage in abusive conduct toward other users.

## 6. Limitation of Liability

To the maximum extent permitted by law, Erudite Academy is not liable for indirect, incidental, special, consequential, or punitive damages, including loss of data, goodwill, profits, or revenue.

## 7. Governing Law

These terms are governed by applicable law and may require arbitration where legally enforceable.