

TERMS OF SERVICE – KOJOFOREX.COM

Effective Date: [08/0725]

Welcome to www.kojoforex.com ("Website"), operated by Kojoforex ("we," "our," or "us"). These Terms of Service govern your use of our Website and the services provided through it. By using the Website, you agree to be legally bound by these terms. If you do not agree, you must not access or use the Website.

1. Services Offered

KojoForex.com provides a comprehensive suite of services including but not limited to:

- Online trading education (subscription-based courses)
- Signal services for forex and commodities
- One-on-one mentorship programs
- Physical academy training programs in Ghana
- Affiliate and referral-based access to trading tools and communities
- Access to exclusive Telegram groups, communities, and downloadable content

2. Eligibility

To use our services, you must be at least 18 years of age. By using our Website, you represent and warrant that you are at least 18 years old and have the legal capacity to enter into a binding contract.

3. Account Registration and Security

Some services may require registration and the creation of an account. You agree to provide truthful, accurate, and up-to-date information. You are solely responsible for maintaining the confidentiality of your account credentials and for any activities that occur under your account.

4. Payments, Subscriptions & Pricing

All payments made to KojoForex.com are securely processed through third-party payment gateways. Prices are as follows:

- Signals
- Online Course
- One-on-One Mentorship
- Physical Academy (In-Person Lessons):
 - Beginner
 - Advanced
 - Prop Coaching

All prices are subject to change without notice. Subscriptions may automatically renew unless cancelled.

5. Verification Through Exness

To access certain services (e.g., free signals, competitions), users must register through Kojoforex's Exness referral link and be verified via email. Unverified users may not be eligible for certain offers, products, or benefits.

6. Intellectual Property

All content, course materials, designs, videos, strategies, logos, and written materials on KojoForex.com are protected under copyright laws and are the exclusive property of KojoForex. Unauthorized reproduction, distribution, or modification is strictly prohibited.

7. User Conduct and Restrictions

Users agree not to:

- Share login credentials
- Re-sell or redistribute course material or signal content
- Misrepresent their Exness status to gain access
- Post defamatory, misleading, or fraudulent content

Violation of these terms can lead to suspension or permanent ban.

8. Termination of Services

We reserve the right to suspend or terminate your access to our services at our discretion, especially for breaches of these Terms. In the case of termination, you forfeit any remaining time or balance on your subscription without refund.

9. Limitation of Liability

KojoForex shall not be liable for any loss of capital, trading losses, or misuse of trading advice. All trading decisions are made at your own risk.

10. Governing Law

These terms are governed by and construed in accordance with the laws of the Republic of Ghana. Any disputes shall be subject to the exclusive jurisdiction of Ghanaian courts.

Privacy Policy – KojoForex.com

Effective Date: [08/07/25]

KojoForex values your trust and privacy. This Privacy Policy outlines how we collect, use, and protect your information.

1. Information We Collect

We may collect the following:

- Name, email, contact information
- Billing address and payment confirmation
- Trading platform identifiers (e.g., Exness email for verification)
- Behavioral data (page visits, clicks, preferences)
- Communication logs (emails, Telegram chats, support inquiries)

2. Why We Collect It

- To deliver products and services you've purchased
- To verify trader status through Exness
- To grant or restrict access to VIP services

- To send relevant promotions and updates
- To improve the content, navigation, and experience on the site

3. Data Storage and Protection

We store data using encrypted, secure servers. Third-party integrations (payment processors, CRM, verification systems) are vetted for security compliance.

4. Third-Party Sharing

We do not sell your data. Information is only shared with:

- Verified platforms like Exness for user validation
- Payment processors like Stripe, Flutterwave
- In-house CRM tools for updates and support

5. Your Data Rights

You may request:

- Data access
- Data correction
- Data deletion (unless required for legal or contractual purposes)
- Opt-out of marketing emails at any time

6. Retention

We keep user data as long as your account is active or for business/legal needs.

7. Contact

For data requests: kojo@kojoforex.com

Cookie Policy – Kojoforex.com

Effective Date: [08/07/25]

This Cookie Policy explains how Kojoforex.com uses cookies and similar technologies.

1. What Cookies Are

Cookies are small files placed on your device to collect information about how you interact with our Website.

2. Why We Use Cookies

- To remember user preferences
- To monitor performance and usage analytics
- To improve content delivery and page speed
- To enable secure login functionality

3. Types of Cookies Used

- Strictly Necessary Cookies

- Functional Cookies (language settings, etc.)
- Performance Cookies (Google Analytics, Hotjar)
- Targeting Cookies (if running ad retargeting)

4. Managing Your Cookie Preferences

You can disable cookies via your browser settings. However, doing so may prevent access to key site features.

Refund Policy – KojoForex.com

Effective Date: [08/07/25]

Due to the digital nature of our content and the time-intensive preparation behind services like mentorship and signal setups, our refund policy is as follows:

1. No Refunds On:

- Subscription payments for signals or courses
- Any session of one-on-one mentorship already completed
- In-person physical classes once attended

2. Refunds May Be Granted If:

- Duplicate transactions were processed
- You were mistakenly charged and contact us within 24 hours
- A promised service was not delivered (e.g., course access failure for over 72 hours)

3. How to Request a Refund

To request a refund:

- Email kojo@kojoforex.com
- Provide your full name, email, payment reference, and reason for the request

Refunds will be processed within 5–10 business days if approved. We reserve the right to deny refund requests that violate these terms or are filed in bad faith.
