



AFFILIATE PROGRAM POLICY

Last Updated: December 10, 2024

This Affiliate Program Policy ("Affiliate Policy") governs participation in the **OnlyCashUniversity Affiliate Program** ("Affiliate Program").

By joining or participating in the Affiliate Program, you ("Affiliate", "you", "your") agree to be bound by this Affiliate Policy, along with our **Terms & Conditions, Privacy Policy, Refund Policy, and Disclaimer**.

If you do not agree to these terms, you must not participate in the Affiliate Program.

1. PROGRAM OVERVIEW

The OnlyCashUniversity Affiliate Program allows approved members to promote OnlyCashUniversity ("OCU", "we", "us", "our") and earn commissions for **direct, valid sales** generated through their unique referral links.

This Affiliate Program:

- Is **NOT** a pyramid scheme
- Is **NOT** multi-level marketing (MLM)
- Does **NOT** reward recruitment
- Pays commissions **only on direct sales**

There are **no levels, no downlines, no recruitment incentives**.

Affiliates earn commissions strictly based on their own marketing efforts.

2. ELIGIBILITY

To participate in the Affiliate Program, you must:

- Be **18 years of age or older**
- Be an active OnlyCashUniversity member
- Provide accurate personal and payout information
- Have the legal capacity to enter into this agreement
- Comply with all applicable laws and regulations

We reserve the right to approve, reject, suspend, or terminate any affiliate account at our sole discretion.

3. AFFILIATE RELATIONSHIP

Affiliates are **independent contractors**.

Nothing in this Affiliate Policy creates:

- An employer-employee relationship
- A partnership or joint venture
- An agency or representative relationship

Affiliates have **no authority** to act on behalf of OnlyCashUniversity or bind the company legally in any manner.

4. COMMISSION STRUCTURE

4.1 Commission Rate

Affiliates earn a **50% commission** on all successfully referred sales made through their unique referral links.

Commission rates may be updated in the future at our discretion. Any changes will be communicated through the platform or email.

4.2 Valid Sales

A sale is considered valid when:

- The customer completes payment successfully
- The transaction is genuine and not fraudulent
- The affiliate has complied with all promotion rules

Commissions are earned **only on direct sales personally referred by the affiliate**.

4.3 No Guaranteed Earnings

Participation in the Affiliate Program does **NOT** guarantee:

- Any income
- Any commission amount
- Any sales volume
- Any specific results

Affiliate earnings depend entirely on individual effort, audience, strategy, and execution.

5. PAYOUT TERMS

5.1 Payment Method

Affiliate payouts are:

- Processed **manually**
- Paid in **Indian Rupees (INR)**
- Sent via bank transfer or other supported payment methods

Affiliates are responsible for providing correct payout details. OCU is not responsible for delays caused by incorrect information.

5.2 Payout Schedule

- Payouts are processed **monthly**
 - All earned commissions within the payout cycle are eligible for payout
 - There is **NO minimum payout threshold**
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5.3 Adjustments

If a referred sale is later refunded, reversed, or charged back:

- The corresponding affiliate commission may be adjusted against future payouts

This adjustment mechanism exists to maintain fairness and prevent abuse.

5.4 Taxes

Affiliates are solely responsible for:

- Declaring affiliate earnings
- Paying any applicable taxes
- Complying with local tax regulations

OnlyCashUniversity does not provide tax advice or tax documentation unless required by law.

6. APPROVED & PROHIBITED PROMOTIONAL METHODS

6.1 Approved Promotion

Affiliates may promote OCU through:

- Organic social media content
 - Blogs or personal websites
 - Email marketing to opted-in audiences
 - Personal recommendations
 - Educational or review-based content
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6.2 PROHIBITED ACTIVITIES

Affiliates must **NOT**:

- Make income, earning, or result guarantees
- Claim “guaranteed income”, “fixed returns”, or similar statements
- Misrepresent OCU as a job, investment, or employment opportunity
- Use spam, bots, auto-DMs, or unsolicited messages
- Use misleading or fake testimonials
- Create fake reviews or fake accounts
- Run paid ads using OCU brand name without written approval
- Impersonate OCU or claim official partnership
- Promote OCU in illegal, unethical, or deceptive ways

Violation of these rules may result in **immediate termination** from the Affiliate Program.

7. BRAND & CONTENT USAGE

Affiliates may:

- Use approved OCU branding and promotional assets
- Share official landing pages and referral links

Affiliates may **NOT**:

- Alter logos or branding
- Create fake websites impersonating OCU
- Use copyrighted OCU content without permission
- Register domains or usernames similar to OnlyCashUniversity or OCU

All intellectual property remains the sole property of OnlyCashUniversity.

8. DISCLOSURE & COMPLIANCE

Affiliates must clearly disclose their affiliate relationship when promoting OCU.

Example disclosure:

“This is an affiliate link. I may earn a commission if you join.”

Affiliates must comply with:

- Advertising laws
- Consumer protection laws
- Platform policies (Instagram, YouTube, Meta, Google, etc.)

Failure to disclose may result in removal from the program.

9. TERMINATION OF AFFILIATE ACCESS

We reserve the right to suspend or terminate affiliate access if:

- This policy is violated
- Fraud or abuse is detected
- Misrepresentation occurs
- Excessive refunds or chargebacks are linked to an affiliate
- The affiliate harms the OCU brand or reputation

Upon termination:

- Affiliate links may be disabled
 - Access to the affiliate dashboard may be revoked
 - Unpaid commissions may be forfeited in cases of serious violations
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10. MODIFICATIONS TO AFFILIATE PROGRAM

We reserve the right to:

- Modify commission rates
- Change payout methods
- Update affiliate rules
- Pause or discontinue the Affiliate Program

Changes will be posted on the website or communicated via email.

Continued participation after changes constitutes acceptance.

11. LIMITATION OF LIABILITY

OnlyCashUniversity is not liable for:

- Lost or missed commissions
- Delayed payouts due to manual processing
- Tracking failures caused by third-party systems
- Marketing losses or expenses incurred by affiliates
- Platform downtime or technical issues

Participation in the Affiliate Program is at your own risk.

12. GOVERNING LAW

This Affiliate Program Policy shall be governed by and construed in accordance with the laws of **India**.

13. CONTACT INFORMATION

For affiliate-related questions or support, contact:

OnlyCashUniversity

 support@onlycashuniversity.com

 www.onlycashuniversity.com