



1. Terms & Conditions

Last Updated: December 10, 2024

Welcome to OnlyCashUniversity (“OCU”, “we”, “us”, or “our”). By accessing or using our website, platform, services, or purchasing any subscription or product, you agree to be bound by these Terms and Conditions (“Terms”). Please read them carefully. If you do not agree with these Terms, you must not access or use our services.

1. Acceptance of Terms

By creating an account, making a purchase, or accessing OnlyCashUniversity, you acknowledge that you have read, understood, and agree to be bound by these Terms, along with our Privacy Policy and Refund Policy. These Terms apply to all users, subscribers, affiliates, and visitors of OnlyCashUniversity.

2. Eligibility

To use OnlyCashUniversity, you must:

- **Be at least 18 years of age, OR**
- Have parental/guardian consent if you are between 13–17 years old,
- Have the legal capacity to enter into a binding agreement, and
- Not be prohibited from using our services under applicable laws.

By using OnlyCashUniversity, you represent and warrant that you meet these eligibility requirements.

3. Account Registration

3.1 Account Creation

To access OnlyCashUniversity, you must create an account by providing accurate, complete, and current information including your name, email address, and payment details.

3.2 Account Security

You are responsible for:

- Maintaining the confidentiality of your account credentials,
- All activities that occur under your account, and
- Notifying us immediately of any unauthorized use of your account.

We are not liable for any loss or damage arising from your failure to protect your account information.

3.3 Account Termination

We reserve the right to suspend or terminate your account at any time if:

- You violate these Terms,
- You engage in fraudulent or illegal activity,
- You abuse or misuse our platform, or
- You share your account credentials with others.

Upon termination, your account may be deleted and you will lose access to all content.

4. Subscription & Payment Terms

4.1 Subscription Plans

OnlyCashUniversity offers monthly subscription plans. Current pricing:

- **Early Bird Pricing:** ₹399/month / \$19.99/month (until January 1, 2025)
- **Regular Pricing:** We may change the regular pricing, you can look it up on our website.

Early subscribers who join before January 1, 2025 will be grandfathered into the ₹399/month or \$19.99 rate for the lifetime of their active subscription.

4.2 Payment Processing

- Payments are processed through secure third-party payment processors.
- By subscribing, you authorize us to charge your payment method on a recurring monthly basis.
- All fees are non-refundable except as stated in our Refund Policy.
- Prices are in Indian Rupees (INR) or US Dollars (USD) depending on your location.

4.3 Auto-Renewal

- Your subscription will automatically renew each month unless you cancel before the next billing cycle.
- You will be charged on the same date each month.

4.4 Price Changes

- We reserve the right to modify subscription prices at any time. Price changes will not affect existing subscribers who joined during promotional periods (grandfathered pricing).

4.5 Failed Payments

- If your payment fails, we will attempt to process it again.
- If payment continues to fail, your account may be suspended or terminated.

5. Services Provided

5.1 Educational Content

OnlyCashUniversity provides:

- Access to 9+ income-focused educational programs,
- video modules, video courses, scripts, and other resources,
- Community access,
- Affiliate program participation, and
- Updates and new content additions we add.

5.2 No Guarantee of Income

We make NO GUARANTEE that you will earn any income by using our services. Your results depend entirely on your own effort, execution, skills, market conditions, and other factors outside our control. Specifically, your results will depend on numerous factors, including:

- Your effort, dedication, and consistency,
- Your skill level and experience,
- Your financial resources,
- Market conditions and competition,
- How you execute the strategies taught, and
- Timing and other external circumstances.

THERE IS NO GUARANTEE that you will earn any money or achieve any specific results.

5.3 Content Access

- You will have access to all content for the duration of your active subscription.
- If you cancel your subscription, access to content will be terminated at the end of your current billing period.

5.4 Content Ownership

- All content, materials, videos, templates, scripts, and resources provided by OnlyCashUniversity are our intellectual property.
- You are granted a limited, non-exclusive, non-transferable license to access and use the content for personal, non-commercial purposes only.

6. User Responsibilities

6.1 Prohibited Activities

You agree **NOT** to:

- Share, distribute, or resell any OCU content without written permission,
- Use content for commercial purposes without authorization,
- Record, copy, or reproduce videos, templates, or materials,
- Share your account credentials with others,
- Engage in any illegal, fraudulent, or unethical activities using our platform,
- Harass, abuse, or threaten other members or staff,
- Spam, phish, or distribute malware, or
- Reverse engineer, decompile, or attempt to extract source code from our platform.

6.2 Content Usage

You may use OCU content only for your personal education and implementation. You may **NOT**:

- Create derivative works based on our content,
- Claim our content as your own, or
- Use our branding, logos, or trademarks without permission.

Violation of these terms may result in immediate account termination and legal action.

7. Intellectual Property Rights

7.1 Ownership

All content on OnlyCashUniversity (text, videos, graphics, logos, templates, scripts, software, and materials) is the exclusive property of OnlyCashUniversity or its licensors and is protected by copyright, trademark, and other intellectual property laws.

7.2 Trademarks

“OnlyCashUniversity”, “OCU”, and all related logos and branding are trademarks of OnlyCashUniversity. You may not use these trademarks without our prior written consent.

7.3 User-Generated Content

If you submit content to our community (e.g., Discord posts, testimonials, feedback), you grant us a worldwide, royalty-free, perpetual license to use, reproduce, modify, and display that content for marketing and operational purposes.

8. Affiliate Program

8.1 Affiliate Participation

Subscribers may participate in our affiliate program and earn commissions by referring new members.

8.2 Commission Structure

Affiliates earn a 50% commission on all referred sales. Commission rates are subject to change with 30 days' notice.

8.3 Affiliate Rules

Affiliates must **NOT**:

- Use misleading, false, or deceptive marketing practices,
- Spam or send unsolicited messages,
- Use paid ads with our brand name without approval,
- Make income claims or guarantees on our behalf, or
- Violate any laws or regulations.

Violation of affiliate rules may result in termination from the program and forfeiture of unpaid commissions.

8.4 Payment Terms

Affiliate commissions are paid monthly via bank transfer or other designated methods. The minimum payout threshold is ₹1,000.

9. Disclaimers

9.1 No Income Guarantee

OnlyCashUniversity provides educational information only. We **do NOT guarantee** any specific results, income, or financial outcomes. Your success depends entirely on your own efforts, skills, and circumstances.

9.2 No Professional Advice

Our content is for educational and informational purposes only. It does *not* constitute financial, investment, legal, tax, accounting, or professional advice. Always consult qualified professionals before making any financial, legal, or business decisions.

9.3 Third-Party Links

Our platform may contain links to third-party websites or services. We are not responsible for the content, accuracy, or practices of these third-party sites.

9.4 Platform Availability

We strive to keep OnlyCashUniversity available 24/7, but we do not guarantee uninterrupted access. The platform may be temporarily unavailable due to maintenance, updates, or technical issues.

10. Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY LAW: OnlyCashUniversity, its founders, employees, affiliates, and partners shall **not** be liable for:

- Any indirect, incidental, consequential, or punitive damages,
- Loss of profits, revenue, data, or business opportunities, or
- Any claims arising from your use or inability to use our services.

Our total liability to you for any claims arising from your use of our services shall not exceed the amount you paid for your subscription in the 12 months prior to the claim. Some jurisdictions do not allow limitations on liability, so these limitations may not apply to you.

11. Indemnification

You agree to indemnify, defend, and hold harmless OnlyCashUniversity, its founders, employees, affiliates, and partners from any claims, damages, losses, liabilities, and expenses (including legal fees) arising from:

- Your violation of these Terms,
- Your misuse of our services,
- Your violation of any laws or third-party rights, or
- Your negligent or wrongful conduct.

12. Cancellation & Termination

12.1 Cancellation by You

You may cancel your subscription at any time by:

- Logging into your account and canceling through settings, or
- Contacting our support team at support@onlycashuniversity.com.

Upon cancellation:

- Your subscription will not renew for the next billing cycle,
- You will retain access to the platform until the end of your current billing period, and
- You will no longer be charged.

No refunds will be issued for partial months; you will have access until the period ends.

12.2 Termination by Us

We reserve the right to terminate or suspend your account immediately, without notice, if:

- You violate these Terms,
- You engage in fraudulent, illegal, or abusive behavior,

- Your payment fails repeatedly, or
- We discontinue the service.

Upon termination by us, you will lose access to all content and your account will be deleted.

13. Refund Policy

Please refer to our separate **Refund Policy** page for detailed information on refunds and money-back guarantees.

14. Privacy Policy

Your privacy is important to us. Please review our **Privacy Policy** to understand how we collect, use, and protect your personal information.

15. Dispute Resolution

15.1 Governing Law

These Terms shall be governed by the laws of India, without regard to conflict of law principles.

15.2 Arbitration

Any disputes arising from these Terms or your use of OnlyCashUniversity shall be resolved through binding arbitration in accordance with the Arbitration and Conciliation Act, 1996. The arbitration shall take place in *[Your City, India]*.

15.3 Class Action Waiver

You agree to resolve disputes on an individual basis only. You waive any right to participate in class action lawsuits or class-wide arbitration.

16. Modifications to Terms

We reserve the right to modify these Terms at any time. Changes will be effective immediately upon posting to our website. Your continued use of OnlyCashUniversity after changes are posted constitutes acceptance of the modified Terms. We will notify you of significant changes via email or platform notification.

17. Severability

If any provision of these Terms is found to be invalid, illegal, or unenforceable, the remaining provisions shall continue in full force and effect.

18. Entire Agreement

These Terms, together with our Privacy Policy and Refund Policy, constitute the entire agreement between you and OnlyCashUniversity and supersede all prior agreements or understandings.

19. Contact Information

If you have any questions about these Terms, please contact us:

- **OnlyCashUniversity**
- **Email:** legal@onlycashuniversity.com
- **Support:** support@onlycashuniversity.com
- **Website:** www.onlycashuniversity.com

By using OnlyCashUniversity, you acknowledge that you have read, understood, and agree to these Terms & Conditions.