

The Art of Financing Terms of Service

Effective Date: November 15, 2024

Welcome to CyberDepot Distributions LLC (collectively, "The Art of Finance", "we," "us," or "our") terms of service! These Terms of Service ("Terms") govern your use of our website, products, and services ("Services"). By purchasing, downloading, or accessing any of our digital informational products, you agree to these Terms.

If you do not agree with these Terms, please do not use our Services.

1. Scope of Services

CyberDepot Distributions LLC provides digital informational products under the brand name **The Art of Finance**, including:

- Guides to boost credit scores.
- Strategies to improve bank scores.
- Methods for securing at least \$100,000 in 0% business funding via credit cards.
- Insights on leveraging credit card points for free travel and earning top-tier statuses with airlines, hotels, and car rental companies.

2. License to Use

Upon purchase, you are granted a non-exclusive, non-transferable license to use the digital products for personal purposes only. Ownership of the content remains with CyberDepot Distributions LLC.

You may not:

- Reproduce, share, resell, or redistribute the content in any form.
- Modify or create derivative works from the content.
- Use the content for any commercial purposes.

3. Zero Refund Policy

All sales are final. Due to the digital nature of our products, we do not offer refunds, exchanges, or cancellations. By completing your purchase, you explicitly waive your right to any "cooling-off" or withdrawal periods as permitted by applicable consumer protection laws.

4. Product Compatibility Disclaimer

Our products are designed for compatibility with current software and devices. However, we do not guarantee continued compatibility as third-party updates to devices or software may impact accessibility.

5. Intellectual Property

All content, including but not limited to text, graphics, and methodologies, is the exclusive intellectual property of CyberDepot Distributions LLC. Unauthorized use, reproduction, or distribution is strictly prohibited and may result in legal action.

6. Privacy and Data Collection

We respect your privacy. Our Privacy Policy, available [here], outlines how we collect, store, and use your personal information. By using our Services, you agree to the terms of our Privacy Policy.

7. Acceptable Use Policy

You agree not to:

- Share your login credentials with others.
- Use the content for illegal or unethical purposes.
- Circumvent or breach the security of our Services

8. Limitation of Liability

Our products are provided "as is" without any warranties, express or implied. CyberDepot Distributions LLC is not responsible for:

- Any incompatibility with your devices or software.
- Results or outcomes from using our products.
- Indirect, incidental, or consequential damages arising from your use of our Services.

Our total liability is limited to the amount paid for the product

9. Changes to Terms

We reserve the right to update or modify these Terms at any time. Users will be notified of significant changes via email or through an announcement on our website. Continued use of the Services after modifications constitutes acceptance of the updated Terms.

10. Termination of Access

We reserve the right to terminate your access to the Services without notice if you violate these Terms. Upon termination, you lose all rights to access the content, and no refunds will be issued.

11. Governing Law and Dispute Resolution

These Terms are governed by the laws of [Insert Jurisdiction]. All disputes arising under these Terms will be resolved through binding arbitration under the rules of the American Arbitration Association. You agree to waive the right to participate in class actions.

12. Contact Information

If you have any questions or concerns, please contact us:

CyberDepot Distributions LLC

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Brookhaven, GA 30329

Email Address: cole@theartoffinancing.com