

Terms of Use - The Vault & Trade By Design

This Terms of Use Agreement ("Agreement") governs your use of The Vault & Trade By Design services ("Services") provided by Life By Design Media LLC ("LBDM", "we", "us", or "our"). By accessing or using the Services, you agree to comply with and be bound by these Terms.

This Agreement applies to all users ("Users", "you") who subscribe to or access any services offered by LBDM through The Vault and Trade By Design platforms.

This Agreement is subject to change at LBDM's sole discretion, and continued use of the Services constitutes your acceptance of those changes.

Service Features and Deliverables

The Vault & Trade By Design offer a range of services designed to help users advance in various fields such as trading, cryptocurrency, and personal development.

1. **The Vault**:

- Access to a variety of training programs on Forex, Crypto, Marketing, and Entrepreneurship.
- Weekly live coaching sessions.
- Community access to members for networking and support.
- Exclusive content updates and training modules.

2. **Trade By Design**:

- Lifetime access to trading coaching course.
- Personalized coaching (2-3 times per week) for 90 days.
- Private community access (Telegram & Discord).
- Access to newsletters, market outlooks, and weekly live sessions.

- Access to various trading tools and strategies.

Payment Terms

By subscribing to the Services, you agree to the payment terms as follows:

- **Initial Payment**: Payment for Services will be made upfront or via installment plans.
- **Recurring Payments**: For subscription-based services, payments will be automatically renewed on a monthly basis.

You may also choose to use **Buy Now, Pay Later (BNPL)** options such as Klarna, Affirm, or Afterpay. The terms of those services are governed by the respective BNPL provider, and LBDM is not responsible for the BNPL terms.

User Responsibilities and Code of Conduct

As a User of the Services, you agree to:

- Abide by the rules and guidelines set forth in this Agreement.
- Not share your login information or allow unauthorized access to your account.
- Use the Services for lawful purposes only.
- Respect the privacy and intellectual property of others.
- Refrain from posting, sharing, or transmitting any inappropriate, illegal, or harmful content.

Privacy and Data Usage

Your personal data and usage of the Services are governed by our Privacy Policy. By using the Services, you consent to our collection, use, and sharing of data as described in our Privacy Policy, including third-party analytics tools used to improve your experience.

Intellectual Property

All content provided through The Vault and Trade By Design, including but not limited to training materials, videos, images, and proprietary tools, are owned by LBDM or its licensors.

You may not reproduce, distribute, or otherwise exploit the content for commercial purposes without prior written consent from LBDM.

Liability and Limitations

LBDM makes no guarantees regarding the success or results you may achieve from using the Services. You acknowledge that there are inherent risks associated with trading and other activities covered by the Services.

To the fullest extent permitted by law, LBDM shall not be liable for any loss, damages, or expenses arising out of the use or inability to use the Services.

Dispute Resolution

Any disputes arising from this Agreement shall be resolved through arbitration in accordance with the laws of the State of Nevada.

You agree to resolve all disputes individually, and not as part of a class action.

Miscellaneous Clauses

LBDM may assign or transfer its rights and obligations under this Agreement at any time without notice. You may not assign or transfer your rights without written consent.

This Agreement constitutes the entire understanding between you and LBDM and supersedes all prior agreements. Any provision found to be invalid will be severed without affecting the remainder

of this Agreement.