

Terms and Conditions

1. General Terms

Welcome to Smart Wealth Planner (www.smartwealthplanner.in). By purchasing our stock market education courses and guide software, you agree to the following terms and conditions.

2. Product Purchase and Refund Policy

- All purchases of our stock market education courses and guide software are final. No refunds will be provided under any circumstances.
- Our courses and software signals are for educational purposes only. We do not guarantee any profits, and we are not responsible for any losses incurred in stock market trading and investing. Trading involves risks, and users are advised to exercise their own discretion.

3. User Responsibilities

- Users must comply with all applicable laws and regulations while using our platform.
- Any misuse of our platform, including fraudulent activities, is strictly prohibited and may lead to account termination.
- Users must not share their account credentials with others or engage in unauthorized use of our services.

4. Account Termination

- Smart Wealth Planner reserves the right to suspend or terminate user accounts if found in violation of these terms.
- Termination may occur due to fraudulent activities, misuse of software, non-compliance with regulations, or breach of any stated policies.

5. Privacy Policy

- We respect user privacy and handle personal data securely.
- User data, including banking details for commission payouts, will not be shared with third parties except as required by law.
- For more details, please refer to our Privacy Policy available on our website.

6. Dispute Resolution

- Any disputes arising from the use of our services shall first be attempted to be resolved amicably through discussion.

7. Binary Commission Partner Rules

- **Daily 4 Cycles for Binary Income:**
 - (1) 3:00 AM to 9:00 AM
 - (2) 9:00 AM to 3:00 PM
 - (3) 3:00 PM to 9:00 PM
 - (4) 9:00 PM to 3:00 AM

- **Left and Right Pair Matching** in the same time cycle is mandatory for payout eligibility.
- **Maximum Payout Per Cycle:** 1 pair matching income (INR 1000/-).
- **Maximum Payout Per Day:** 4 pair matching income (INR 4000/-).
- **Payout Transfer:** Payments will be processed and transferred to your bank account within 72 hours.
- **Direct Pair Matching Income:** Maximum of 10 levels.
- **Admin Charges:** 15% will be deducted from your commission payout.
- **KYC Requirement:** Bank KYC is mandatory to receive payouts.
- **Access to Products:** SWP Education Courses and Software will be available in your web login portal.
- **PIN Generation Request Timing:** Daily from 9:00 AM to 9:00 PM.

8. Commission Partner Terms

- Commission partners must ensure that they maintain an active account and comply with all platform policies.
- Misuse of referral or commission programs will lead to suspension or termination of partnership.
- Partners must not engage in unethical promotional practices or misrepresent Smart Wealth Planner's services.

By using our services, you acknowledge and agree to abide by these terms and conditions. Smart Wealth Planner reserves the right to update these terms at any time without prior notice.