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1. About Future Prep Ltd.

These Terms of Service govern your use of **22Academy.com** and all related products or services.

The website is operated by *Future Prep Ltd.*, a company registered in Bulgaria (UIC 208497759), 25 Chayka Residential Complex, Entrance A, Floor 1, Apt. 2, Varna 9000, Bulgaria.

2. Merchant of Record

All payments on 22Academy.com are processed by *Paddle.com Market Ltd.*, which acts as the Merchant of Record.

Paddle issues invoices, collects payments, and handles VAT in accordance with applicable law.

3. Account and Access

Users must create an account to purchase and access content.

You are responsible for maintaining the confidentiality of your login credentials.

Accounts are personal and may not be shared or transferred.

4. Services Provided

22Academy.com offers online courses, study tools, and downloadable materials.

Future Prep Ltd. may update, expand, or discontinue any part of the service at any time.

5. Intellectual Property

- All course materials, text, videos, graphics, and assessments are the intellectual property of Future Prep Ltd.
- Purchase of a course grants you a non-transferable, personal license for your own use.
- Redistribution, resale, or publication without written consent is prohibited.

6. Pricing and Payment

Prices are listed in euros and include VAT where applicable.

All transactions are securely processed through Paddle.

Payment completion constitutes acceptance of these Terms.

7. Refunds and Withdrawal

In compliance with EU law on digital content:

- You have the right to withdraw within 14 days of purchase, unless you have accessed or downloaded the digital content.
- Refund requests must be made through Paddle using the contact link in your receipt.
- Once content has been accessed, the right of withdrawal is waived.

8. Liability Disclaimer

The courses and materials are for educational purposes only.

Future Prep Ltd. is not liable for any loss or damage arising from the use or inability to use the website, content, or services.

9. User Conduct

Users agree not to:

- Violate any applicable laws.
- Interfere with or disrupt the website.
- Share content in violation of intellectual-property rights.

Future Prep Ltd. may suspend or terminate accounts for breach of these terms.

10. Governing Law and Jurisdiction

These Terms are governed by Bulgarian law.

Disputes will be resolved by the competent courts in Varna, Bulgaria, without limiting EU consumer rights.

11. Updates

Future Prep Ltd. may revise these Terms at any time.

The most recent version is always available on this page.