TERMS OF SERVICE

These Terms of Service (“Terms”) govern your access to and use of the educational materials, communications, and related services (“Services”) provided by **BETA GLOBAL FINANCE INC** (“the Company”). By accessing or using the Services, you agree to be bound by these Terms.

1. Purpose of Services
The Company provides general market■related educational content for informational purposes only. The Services do not constitute investment, financial, legal, or tax advice of any kind.

2. Eligibility
By using the Services, you represent that you are at least 18 years of age and legally permitted to enter into binding agreements under U.S. law.

3. No Advisory or Fiduciary Relationship
Use of the Services does not create any advisory, fiduciary, brokerage, client, or professional relationship between you and the Company.

4. User Conduct
You agree not to misuse, modify, misrepresent, duplicate, redistribute, or exploit the Services for unauthorized purposes. You agree not to rely on the Services for making investment decisions.

5. Intellectual Property
All educational materials, text, and content provided by the Company are the exclusive property of the Company and are protected under U.S. copyright and intellectual property laws. No materials may be copied, reproduced, distributed, or transmitted without written permission.

6. No Warranty
The Services are provided “as is” without warranties of any kind, whether express or implied. The Company disclaims all warranties, including merchantability, fitness for a particular purpose, and non■infringement.

7. Limitation of Liability
To the maximum extent permitted by U.S. law, the Company shall not be liable for any damages, including financial loss, arising from your use of or reliance upon the Services.

8. Modifications
The Company reserves the right to update or modify these Terms at any time. Continued use

of the Services constitutes acceptance of any revised Terms.

9. Governing Law
These Terms are governed by the laws of the United States. Any disputes shall be resolved exclusively in a court of competent jurisdiction within the United States.

10. Acceptance
By using the Services, you acknowledge that you have read, understood, and agreed to these Terms.