## **Terms & Conditions & Privacy Policy**

Terms & Conditions

Effective Date: 22-April-2025

Institute Name: 50-CENTS | An IAS Institute.

By enrolling in our courses or making a payment through our website, you agree to the following Terms & Conditions.

#### 1. Course Enrollment

- Admission to any course is subject to availability and eligibility.
- We reserve the right to cancel or reschedule classes or batches if necessary.

### 2. Payment Terms

- All course fees must be paid in full before the start date unless otherwise specified.
- Payments are accepted via Razorpay, a secure and verified payment gateway.
- Any issues related to failed transactions must be reported within 24 hours.

### 3. Refund & Cancellation Policy

- Fees once paid are non-refundable, except in cases of duplicate transactions or batch cancellation by the institute.
- Refunds (if applicable) will be processed within 7-10 working days.
- All refund decisions are at the discretion of the management.

#### 4. Use of Study Material

- All content provided (videos, notes, PDFs) is for personal use only.

- Sharing, reproducing, or distributing course content is strictly prohibited.

## 5. Code of Conduct

- Students must maintain discipline in both online and offline classes.
- Misuse of the platform or misbehavior may result in termination of access without refund.

## 6. Changes to Terms

- We reserve the right to modify these terms at any time.
- Continued use of our services means you accept the revised terms.

**Privacy Policy** 

Effective Date: 22-April-2025

At 50-CENTS | An IAS Institute., we are committed to protecting your privacy. This policy outlines how we collect, use, and protect your personal information.

- 1. Information We Collect
- Name, email, phone number
- Course selection and preferences
- Payment information via Razorpay
- Feedback and communication history
- 2. How We Use Your Data
- To register and manage your course enrollment
- To provide course materials and updates
- To send relevant communication (SMS/email)
- To process payments securely
- 3. Payment Security
- We use Razorpay as our payment processor. Razorpay uses encrypted and secure systems.
- We do not store your card or banking details on our servers.
- 4. Data Protection
- Your personal data is kept confidential and secure.
- We do not share your information with third parties except for payment processing or if required by law.

# 5. User Rights

- You can request to view, update, or delete your personal data by contacting us.

# 6. Contact Us

For any questions regarding these policies, contact:

Email: info@50cents.in

Phone: 8920448461