

Terms of Use for Legacy Academy App

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1 Introduction / Scope / Legal Basis

1.1 Introduction

Welcome to the Legacy Academy App, a service operated by LEGACY Network AG ("we," "our," "us"). These Terms of Use ("Terms") govern your access to and use of the Legacy Academy App and associated services, including educational content and token-related features.

1.2 Scope of Services

The Legacy Academy App provides a gamified and structured learning experience for personal and professional development. It offers educational content, online courses, interactive features, and community-based engagement. All crypto-related functions, including the use of the Legacy Token (LGCT), are governed by MiCA-compliant protocols.

1.3 Acceptance of Terms

By accessing or using the Legacy Academy App, you confirm that you have read, understood, and agreed to be legally bound by these Terms. If you do not agree to any part of the Terms, you must not access or use our services.

1.4 Changes to Terms

We reserve the right to update, modify, or replace these Terms at any time at our sole discretion. We will notify users of changes of these Terms in an appropriate manner. Continued use of our services constitutes your acceptance of any updated, modified, or replaced Terms.

2 Accounts & Users

2.1 Registration and Account Security

To access certain features of our services, you may be required to register for an account. You agree to:

- Provide accurate, current, and complete information during registration.
- Maintain and update your information as necessary.
- Keep your password secure and confidential.
- Take full responsibility for all activities under your account.

We reserve the right to suspend or terminate accounts in cases of breach of these Terms or suspected unauthorized use.

2.2 User Responsibilities and Conduct

You agree to use our services in full compliance with applicable local, national, and international laws and regulations.

You must not:

- Engage in unlawful, fraudulent, or deceptive activities.
- Infringe upon intellectual property rights.
- Upload or distribute harmful, defamatory, obscene, or otherwise objectionable content.
- Disrupt or interfere with the proper functioning of our services.

You are solely responsible for any activities conducted via your account.

2.3 Minimum Age and Parental Consent

The Legacy Academy App is generally available for use by individuals of all ages for free educational content and browsing. However, to access or engage in any paid features of the services, including but not limited to subscriptions, in-app purchases, or token-related transactions, you must be at least 16 years old or have the consent of a parent or legal guardian. We reserve the right to request proof of such consent at any time. By initiating any such paid transaction, you represent and warrant that you meet this requirement. If we become aware that a paid transaction has been made by a user who does not meet this requirement, we may cancel the transaction, terminate the account, and delete associated data.

2.4 User Content and Monitoring

We do not actively monitor all user-generated content within the services and are under no general obligation to do so. However, we reserve the right to review and remove content at our sole discretion, and we will take appropriate action in response to any content that we become aware of that violates applicable law or these Terms of Use. We encourage users to report any illegal or harmful content.

2.5 No Right to Re-Register After Termination

If your account is terminated or suspended for breach of these Terms or for fraudulent, illegal, or inappropriate conduct, you are prohibited from re-registering for the services without our prior written consent. We reserve the right to block the creation of any new accounts associated with your identity, email address, or device.

3 Content / IP / Third Party

3.1 Intellectual Property

All content made available through our services—including but not limited to text, graphics, logos, icons, images, sound clips, video clips, data compilations, underlying code, software, and educational materials—is the property of LEGACY Network AG or its affiliates and is protected by Liechtenstein and

international intellectual property laws.

No content may be reproduced, distributed, modified, or used without prior written consent from LEGACY Network AG.

3.2 Third-Party Services and Content

Our services may include links to or content from third-party websites, products, or services. We do not control and are not responsible for the content, privacy policies, or practices of third-party services. Use of such services is at your own risk.

4 Fees & Transactions / Paid Features

4.1 Refund Policy

The terms of our Refund Policy, as published and updated from time to time within the Legacy Academy App and/or on our official website, apply to all paid features and transactions. In case of any conflict between this section and the detailed Refund Policy, the latter shall prevail.

All purchases made through the Legacy Academy App, including subscriptions and in-app purchases, are final and non-refundable, except as required by law.

You may cancel your subscription at any time through your account settings. Cancellations will take effect at the end of the current billing cycle. You will retain access to all premium features until the end of the paid period.

Refunds are not provided for, except as required by law:

- Change of mind or accidental purchases
- Dissatisfaction with the content
- Failure to complete a course or program

In the event of technical issues that prevent access to purchased content, you may contact us within 14 days at:

legal@legacynetwork.io or support@legacyacademy.io

We may, at our discretion, provide access or a refund if the issue is attributable to a failure on our part. Temporary unavailability of the services or any service interruptions, including technical outages or maintenance periods, shall not constitute grounds for a refund.

4.2 Cancellation Policy

You may cancel your subscription to the Legacy Academy App at any time through your account settings.

- Cancellations take effect at the end of the current billing cycle.
- You will retain access to subscribed content until that date.
- Partial refunds for unused portions of the subscription period will not be provided.

We reserve the right to cancel or suspend your subscription and/or account at any time, including (but not limited to) cases of:

- Breach of these Terms.
- Fraudulent or illegal activity.
- Inappropriate conduct affecting the platform or its community.

4.3 Automatic Renewal of Subscriptions

Unless canceled prior to the end of the current billing cycle, subscriptions will automatically renew at the applicable rate for the same period. Users will be charged accordingly unless they actively cancel the subscription via their account settings.

4.4 Chargebacks

Initiating a chargeback without first contacting us to resolve the issue may result in account suspension and denial of future access to the services. We reserve the right to dispute any chargebacks that we deem to be illegitimate or abusive.

4.5 Right to withdrawal

If you are a consumer within the meaning of the Liechtenstein Consumer Protection Act ("*Konsumentenschutzgesetz*"), you may withdraw from the contract within 14 days without giving reasons in the case of distance and off-premises transactions within the meaning of the Distance and Off-Premises Transactions Act ("*Fern- und Auswärtsgeschäfte-Gesetz*"). The withdrawal period begins on the day the contract is concluded. To exercise your right of withdrawal, you must inform us of your decision to withdraw from this contract by sending a clear statement to legal@legacynetwork.io or support@legacyacademy.io. You can use the withdrawal form below for this purpose. To meet the withdrawal deadline, it is sufficient for you to send your communication concerning your exercise of the right of withdrawal before the withdrawal period has expired.

Sample withdrawal form:

- To [insert the name, address and email address of the enterprise here]:
- I/we (*) hereby withdraw from the contract concluded by me/us (*) for the purchase of the following goods (*)/the provision of the following service (*)
- Ordered on (*)/received on (*)

- Name of the consumer(s)
- Address of the consumer(s)
- Signature of the consumer(s) (only for paper notifications)
- Date

(*) Delete as applicable.

Consequences of withdrawal: If you withdraw from the contract, we shall reimburse any payments received from you, including delivery costs, without delay and at the latest within fourteen days of receiving the withdrawal. We will use the same means of payment for this refund as you used for the original transaction, unless expressly agreed otherwise with you; in no event will you be charged for this refund.

Loss of the right of withdrawal: You will lose your right of withdrawal as soon as the contract has been fully performed and you have expressly agreed that performance shall begin before the withdrawal period has expired, and you have acknowledged that you thereby lose your right of withdrawal. This applies in particular if the digital content or service is used immediately after subscription, including where access is granted to digital features, functionalities, or benefits that are only available behind a paywall.

5 Data & Privacy

5.1 Data Privacy Policy

The use of our services is subject to our Privacy Policy, which can be found under the following link: <https://www.legacynetwork.io/policies/>. By accessing or using the Legacy Academy App you confirm that you have read, understood, and agreed to the terms of our Privacy Policy.

5.2 Compliance with Law Enforcement Requests

We will comply with law enforcement requests where required under applicable law and subject to our internal policies. We are under no obligation to respond to data requests from foreign authorities unless legally compelled to do so under the laws of the Principality of Liechtenstein or applicable international agreements. Such disclosures will be made only where required by applicable law and in compliance with our Privacy Policy.

6 Technical / Service

6.1 Modifications of Service

We reserve the right to modify, suspend, or discontinue any part of the services at our sole discretion, with or without prior notice. We are not liable to you or any third party for any modification, suspension, or discontinuation of the services.

6.2 Beta and Experimental Features

We may, from time to time, offer access to beta or experimental features as part of the services. Such features are provided “as is” without warranties of any kind and may be modified, suspended, or discontinued at any time at our sole discretion. Participation in beta programs is voluntary and at your own risk.

7 Legal Protections

7.1 Limitation of Liability

To the fullest extent permitted by applicable law, LEGACY Network AG disclaims all liability for:

- Indirect, incidental, special, consequential, or punitive damages.
- Loss of profits, revenue, data, use, goodwill, or other intangible losses.

Total liability for any claims under these Terms shall not exceed the amount paid (if any) by you to LEGACY Network AG for the specific service giving rise to the claim.

7.2 Disclaimer of Warranties

The services provided through the Legacy Academy App are offered "as is" and "as available", without warranties of any kind, either express or implied. We do not warrant that the services will be uninterrupted, timely, secure, or error-free, nor do we guarantee the accuracy, completeness, or reliability of any content. You acknowledge that the use of our services is at your sole risk.

7.3 Force Majeure

We shall not be held liable for any failure or delay in performance resulting from causes beyond our reasonable control, including but not limited to natural disasters, acts of government, war, terrorism, labor disputes, internet outages, or cyberattacks. In such events, we will make reasonable efforts to resume service as soon as possible.

7.4 Severability

If any provision of these Terms is held to be invalid or unenforceable under applicable law, such provision shall be modified to the minimum extent necessary to make it enforceable, and the remaining provisions shall remain in full force and effect.

7.5 Export Control and Sanctions Compliance

You may not use our services if you are located in a country or territory that is subject to economic sanctions or trade embargoes under applicable laws, or if you are identified as a restricted or prohibited party by applicable export control laws and regulations. You represent and warrant that you are not located in such a country or listed as a prohibited party. We shall not be liable for any damages or regulatory consequences resulting from users circumventing export controls or using the services from restricted territories, including through the use of VPNs or other methods of obfuscation.

7.6 Survival

The following sections shall survive any termination of these Terms: Limitation of Liability, Governing Law, Exclusive Jurisdiction, Intellectual Property, Refund Policy, MiCA Compliance, and this Survival clause.

8 Account Termination

8.1 Inactive Accounts

We reserve the right to terminate user accounts that have remained inactive for a prolonged period of 12 consecutive months. Prior notice will be provided to the registered email address before such termination.

8.2 Consequences of Termination

In the event of account termination due to a breach of these Terms, fraudulent or illegal activity, or inappropriate conduct, the user forfeits any right to refunds for unused subscription time or in-app purchases.

8.3 Termination

We reserve the right to terminate or suspend your account and access to our services at our sole discretion and without notice if:

- You breach these Terms.
- Your actions harm other users or the integrity of our services.
- We are required to do so by law or regulatory authorities.

9 Miscellaneous

9.1 Jurisdiction

All disputes arising from these Terms of Use shall be subject to the exclusive jurisdiction of the competent courts of the Principality of Liechtenstein, whereby Legacy Network AG shall also be entitled to bring legal action against you at your place of residence.

9.2 Governing Law

These Terms shall be governed by and construed in accordance with the laws of the Principality of Liechtenstein, excluding its conflict of law principles.

9.3 Entire Agreement and Amendments

These Terms constitute the entire agreement between you and LEGACY Network AG with respect to the use of the Legacy Academy App and supersede all prior or contemporaneous agreements, communications, or understandings, whether written or oral.

9.4 MiCA Compliance

All services and functionalities related to the Legacy Token (LGCT) and any other crypto-related components are fully aligned with the Markets in Crypto-Assets (MiCA) regulation. Details are outlined in our official MiCA Whitepaper, available at:

<https://www.legacynetwork.io/pdf/MICA-Whitepaper.pdf>

Users acknowledge that all rights and obligations associated with crypto functionalities are governed by this document.

Complaints relating to MiCa are handled by the Financial Market Authority (FMA) Liechtenstein, 9490 Vaduz, Principality of Liechtenstein.

9.5 Indemnification

You agree to indemnify, defend, and hold harmless LEGACY Network AG, its affiliates, officers, directors, employees, and agents from and against any and all claims, damages, obligations, losses, liabilities, costs or debt, and expenses (including but not limited to attorney's fees) arising from: (i) your use of and access to the services; (ii) your violation of any term of these Terms; (iii) your violation of any third-party right, including without limitation any intellectual property or privacy right; or (iv) any claim that your content caused damage to a third party.

9.6 Contact Information

For any questions about these Terms, please contact us at legal@legacynetwork.io or support@legacyacademy.io.