

# Terms & Conditions

Welcome to FinX!

These Terms and Conditions (the “Terms”) govern your access and use of the services provided by Golden State Tech Inc, a company registered in the state of Florida. Please read these Terms carefully before using our website (finxstocks.com) and associated services. By accessing or using our services, you agree to be bound by these Terms.

## 1. Who We Are

The provisions of these Terms and Conditions govern the relationship between you and Golden State Tech Inc. (referred to as “we”, “us”, or “our”) concerning your use of FinX’s website, mobile applications, and related services (collectively, the “Service”). This includes all information, text, graphics, software, and other materials provided through our Service (the “Content”).

## 2. Agreement Overview

By accessing or using the FinX Service, you agree to comply with and be bound by these Terms. Additionally, our Privacy Policy and Subscription Terms are incorporated into these Terms by reference, meaning they are a part of this agreement. If you do not agree with these Terms, please do not use our Service.

## 3. Eligibility

To use FinX, you must be at least 18 years old and have the legal capacity to enter into a binding agreement. If you are under 18, you must obtain permission from a parent or guardian. By accessing or using our Service, you confirm that you meet these requirements. If you do not meet these requirements, please discontinue your use of the Service immediately.

## 4. What We Offer

FinX provides a simulated trading experience where users can engage in trading activities without the use of real money. This includes access to virtual trading platforms, educational content, and other related materials (collectively, the “Digital

Content”). The trading activities within the game are for educational and entertainment purposes only and do not involve real financial transactions or risks.

## **5. Digital Trading Simulator**

The FinX simulator allows users to practice trading in a risk-free environment using virtual currency. This simulator is designed to help users learn about trading and market dynamics without any financial consequences. Please note that FinX is not a real trading platform and does not offer financial advice or services. Any decisions you make based on your experiences in the simulator should be made independently and at your own risk.

## **6. Subscription Plans**

FinX offers various subscription plans that provide access to different levels of content and features.

**Trial Offer:** This is a time-limited offer allowing new users to try our full features. If not canceled, it will automatically convert into a full subscription plan.

**Subscription Plans:** These are recurring plans (monthly) that provide ongoing access to our services. Subscription plans renew automatically at the end of each period unless canceled at least 24 hours before the end of the current billing cycle.

**Additional Paid Features:** We may offer optional features or services at additional cost. These can be purchased separately or as part of a subscription.

## **7. Billing and Cancellation**

We bill our services through authorized payment providers, including Apple Pay. Your payment method will be charged according to your selected subscription plan. You are responsible for canceling your subscription on time to avoid additional charges.

**Automatic Renewal:** Your subscription will renew automatically at the end of the billing period unless you cancel at least 24 hours before the renewal date.

**Cancellation and Refunds:** You can cancel your subscription through your account settings. Refund eligibility will be determined according to the Subscription Terms in effect at the time of your purchase.

## **8. Data Protection and Deletion**

We collect, store, and process your data in compliance with our Privacy Policy. By using the Service, you agree to the collection and processing of your data as described in our Privacy Policy.

Data Deletion: Users have the right to delete their data at any time. We've made this process simple and straightforward. If you wish to delete your account and all associated data, you can do so directly through the app settings by selecting the "Delete Account" option. This action is irreversible, and once your account is deleted, all your personal data, including any saved progress and content, will be permanently removed from our systems.

If you encounter any issues during this process, please contact us at [support@finxstocks.com](mailto:support@finxstocks.com) for assistance.

## **9. Use of Information and Intellectual Property**

All content provided through FinX, including text, images, logos, and software, is the property of Golden State Tech Inc. You are granted a non-exclusive, non-transferable license to use the Service for personal, non-commercial purposes only. You may not copy, distribute, or create derivative works from the content without our express written permission.

## **10. Third-Party Links and Ads**

Our Service may contain links to third-party websites or display advertisements for third-party products. We are not responsible for the content or actions of these third parties, and you access such links or advertisements at your own risk. Any transactions you enter into with third parties are solely between you and the third party.

## **11. Compliance**

FinX is operated from the United States and is intended to comply with applicable U.S. laws and regulations. We make no representation that the Service or Digital Content is appropriate, lawful, or available for use in any jurisdiction outside the United States. Those who choose to access the Service from outside the United States do so at their

own initiative and risk, and are solely responsible for compliance with all applicable local laws and regulations.

## **12. Limitation of Liability**

Golden State Tech Inc. shall not be liable for any indirect, incidental, special, or consequential damages arising from the use of the Service, including but not limited to loss of data, profits, or business opportunities. Our total liability to you for any claim arising from your use of the Service shall not exceed the amount you have paid to us for access to the Service.

## **13. Dispute Resolution**

In the event of any dispute, the parties shall first attempt to resolve the matter amicably through good faith negotiations. If the dispute cannot be resolved through negotiation, it shall be governed by and construed in accordance with the laws of the State of California, without regard to its conflict of laws principles, and resolved exclusively in the state or federal courts located in California.

## **14. Changes to Terms**

We may update these Terms from time to time to reflect changes in our practices or legal requirements. We will notify you of significant changes, but it is your responsibility to review these Terms regularly. Continued use of the Service after any changes constitutes your acceptance of the revised Terms.

## **15. Contact Us**

If you have any questions or concerns about these Terms or our Service, please contact us at:

Golden State Tech Inc.  
18250 Colima Rd  
Rowland Heights, CA 91748  
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