

Terms and Conditions for Learn and Earn

Last Updated: 24 March 2026

These Terms and Conditions ("Terms," "Agreement") constitute a legally binding agreement between you ("User," "you," or "your") and Learn and Earn ("Company," "we," "us," or "our"), governing your access to and use of the www.learnandearn.io website and App and any related services, content, and rewards (collectively, the "Services").

ACCEPTANCE OF TERMS

By accessing, registering for, or using our Services, you acknowledge that you have read, understood, and agree to be bound by these Terms and our Privacy Policy, which is incorporated herein by reference. If you do not agree to these Terms, you may not access or use the Services.

1. ELIGIBILITY AND ACCOUNT REGISTRATION

- **Eligibility.** You must be at least 18 years of age to use the Services. If you are a minor in your jurisdiction, you represent that you have your parent or guardian's permission to use the Services and that they have read and agreed to these Terms on your behalf.
- **Account Accuracy.** You agree to provide accurate, current, and complete information during the registration process and to update such information to keep it accurate.
- **Account Security.** You are responsible for safeguarding your account password and for all activities that occur under your account. You must notify us immediately of any unauthorized use of your account.

2. SERVICES AND USER CONDUCT

- **Nature of Services.** Learn and Earn provides an online platform for users to access educational content and may offer opportunities to earn rewards for certain activities.
- **Prohibited Conduct.** You agree not to:
 - Violate any applicable local, state, national, or international law or regulation.
 - Infringe upon the patent, trademark, trade secret, copyright, or other intellectual property rights of any party.

- Engage in any fraudulent, abusive, or deceptive activity, including attempting to exceed the earning cap outlined in Section 4.
- Use any robot, spider, scraper, or other automated means to access the Services for any purpose without our express written permission.
- Interfere with or disrupt the integrity or performance of the Services.
- Create multiple accounts to circumvent system rules or earning limits.

3. INTELLECTUAL PROPERTY RIGHTS

- **Our Content.** All content, features, and functionality available through the Services, including but not limited to text, graphics, logos, videos, software, and the compilation thereof, are the exclusive property of the Company or its licensors and are protected by copyright, trademark, and other intellectual property laws.
- **Your Content.** By submitting, posting, or displaying content on or through the Services, you grant us a non-exclusive, royalty-free, worldwide license to use, modify, publicly perform, and display such content for the purpose of operating and providing the Services.
- **Trademarks.** "Learn and Earn," our logo, and all related names, logos, and designs are trademarks of the Company. You may not use these without our prior written permission.

4. EARNINGS, REWARDS, AND THE ANNUAL EARNING CAP

4.1. The Earning Cap. A fundamental condition of your use of the Services is that you may not earn more than **Five Hundred Ninety-Nine U.S. Dollars (\$599.00)** in total rewards, incentives, or other forms of compensation (collectively, "Earnings") from the Company in any calendar year.

4.2. Enforcement of the Cap. The Company reserves the right to monitor, track, and limit your Earnings to ensure compliance with this cap. You acknowledge that the \$599 cap is a material term of this Agreement.

4.3. Consequences of Violation. Any attempt to exceed this earnings cap is a material breach of this Agreement. Upon reaching the \$599 limit, your ability to accrue further Earnings for the remainder of the calendar year will be suspended. If you are found to have willfully exceeded the cap, the Company, in its sole discretion, may:

- * Terminate your account immediately.
- * Void any Earnings accrued in violation of this cap.

- * Refuse to issue any pending or future payouts.
- * Seek to recover any overpayment.

4.4. No Expectation of Earnings. Earnings are provided as a discretionary reward for your engagement with the Services. They are not wages, a salary, or an employment benefit. The Company makes no guarantee regarding the availability or amount of Earnings. The Company reserves the right to modify, suspend, or discontinue the Earnings program at any time.

5. PAYOUTS AND TAXES

Earnings may be redeemed through a designated payout mechanism (e.g., gift cards, direct deposit, etc.) as specified on the platform. Payouts are subject to verification and may be withheld if fraud or a violation of this Agreement is suspected. You are solely responsible for any tax implications resulting from your Earnings. The Company may, as required by law, issue tax forms (e.g., IRS Form 1099) if your Earnings meet or exceed the legal reporting threshold.

6. TERMINATION

- **By You.** You may terminate your account at any time by contacting us or using the tools within the Services.
- **By Us.** We may suspend or terminate your account and access to the Services at our sole discretion, without notice, for conduct that we believe violates this Agreement, is harmful to other users or the Company, or for any other reason.

7. DISCLAIMER OF WARRANTIES

THE SERVICES ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. TO THE FULLEST EXTENT PERMITTED BY LAW, THE COMPANY EXPRESSLY DISCLAIMS ALL WARRANTIES OF ANY KIND, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT.

8. LIMITATION OF LIABILITY

TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT SHALL THE COMPANY, ITS DIRECTORS, EMPLOYEES, OR AGENTS BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES, INCLUDING WITHOUT LIMITATION, LOSS OF PROFITS, DATA, USE, OR GOODWILL, ARISING OUT OF OR IN CONNECTION WITH YOUR USE OF THE SERVICES.

9. INDEMNIFICATION

You agree to defend, indemnify, and hold harmless the Company and its licensors from and against any claims, damages, obligations, losses, liabilities, costs, or debt arising from: (a) your use of and access to the Services; (b) your violation of any term of these Terms; or (c) your violation of any third-party right.

10. DISPUTE RESOLUTION: BINDING ARBITRATION AND CLASS ACTION WAIVER

10.1. Arbitration. Any dispute, claim, or controversy arising out of or relating to this Agreement or your use of the Services shall be settled by binding arbitration administered by the American Arbitration Association in accordance with its Commercial Arbitration Rules. The arbitration shall take place in [County, State], and judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof.

10.2. Class Action Waiver. YOU AND THE COMPANY AGREE THAT EACH MAY BRING CLAIMS AGAINST THE OTHER ONLY IN YOUR OR ITS INDIVIDUAL CAPACITY, AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE PROCEEDING.

11. GOVERNING LAW AND VENUE

This Agreement shall be governed by and construed in accordance with the laws of the State of Texas, without regard to its conflict of law principles. For any disputes not subject to arbitration, you agree to submit to the personal jurisdiction of the state and federal courts located in Texas.

12. MISCELLANEOUS

- **Entire Agreement.** These Terms, together with our Privacy Policy, constitute the entire agreement between you and the Company regarding the Services.
- **Severability.** If any provision of these Terms is held to be invalid or unenforceable, the remaining provisions will remain in full force and effect.
- **Changes to Terms.** We reserve the right to modify these Terms at any time. We will provide notice of material changes by posting the new Terms on the site and updating the "Last Updated" date. Your continued use of the Services after such changes constitutes your acceptance of the new Terms.

13. CONTACT INFORMATION

If you have any questions about these Terms and Conditions, please contact us at:
ops@learnandearn.io