DIGITAL DAVOS ACADEMY

# Terms of Use

A community of learners | Effective October 30, 2026

**Welcome to Digital Davos Academy.** We're a private, for-profit academy and, above all, a community of learners. We believe education should be personal, accessible, engaging, and built around what you want to learn. These Terms explain what you can expect from us, what we expect from you, and how our relationship works.

**By creating an account, enrolling, making a purchase, or using our services after accepting these Terms, you enter into a legally binding agreement with Digital Davos Academy.** You must be at least 18 years old and legally able to enter this agreement. If you do not agree, please do not use the services.

## 1. We're a Community of Learners, Not a University

Digital Davos Academy is an independent, private, **for-profit academy** and a community of learners. We offer personalized education for people who want to explore ideas, develop skills, and demonstrate what they have learned.

**WE ARE NOT AN ACCREDITED UNIVERSITY OR DEGREE-GRANTING INSTITUTION.**

We do not award university degrees, academic credits, or government-recognized academic qualifications. Our certificates, learning records, and recommendation letters reflect our own assessments. They are not university degrees or professional licenses. We cannot promise that another institution, employer, regulator, or licensing body will recognize them, or that taking a course will produce a particular job, promotion, qualification, or result.

## 2. Artificial Intelligence Is Part of How We Teach

We use artificial intelligence to help create personalized textbooks, curricula, learning examples, questions, assessments, and other materials. **FlowPrompt.ai** is an AI orchestration technology used to coordinate content creation and related processes.

AI is powerful, but it can make mistakes. Your materials may contain incorrect facts, mathematical or logical errors, outdated information, invented or inaccurate references, simplified or synthetic examples, inconsistent explanations, or flawed conclusions. We may use automated quality checks, but they cannot catch every error.

**YOU UNDERSTAND THAT AI-GENERATED CONTENT MAY BE INACCURATE, INCOMPLETE, OR MISLEADING.**

Our books and courses are for educational and informational purposes only. Use them together with your Digital Davos Academy curriculum, live discussions, learning activities, and assessments. They do not

replace professional medical, legal, financial, psychological, engineering, or other regulated advice. Check important information independently and speak to a qualified professional before taking important action.

## 3. Your Learning Experience

Your purchase gives you the access and features stated in the course or plan you selected. We may set weekly milestones, participation requirements, learning limits, assessment rules, and academic-integrity standards to encourage meaningful progress.

Do not falsify progress, impersonate another learner, manipulate our systems, cheat on assessments, or circumvent learning limits. Paying for a course does not guarantee a certificate or a favorable recommendation letter. We determine whether you meet our published criteria, subject to applicable law.

## 4. Download Your Textbooks Before Your Course Ends

**WE DO NOT PROMISE TO STORE OR MAKE YOUR TEXTBOOKS ACCESSIBLE AFTER YOUR COURSE IS COMPLETED, EXPIRES, OR IS TERMINATED.**

You are responsible for downloading available textbooks and keeping permitted copies before your access ends. We are not required to recreate, restore, or recover them later. Downloaded content remains subject to our licensing rules.

We may retain legally required educational records, security information, transaction records, or other information as permitted or required by law. Retaining those records does not mean your textbooks will remain available for you to download.

## 5. Prices, Payments, and Your Credit Card

When you buy a course or another service, you agree to pay the price, applicable taxes, and any additional fees disclosed and accepted at checkout. You authorize us and our designated payment providers to charge your selected payment method for those amounts.

**WE MAY CHANGE OUR PRICES, PACKAGES, DISCOUNTS, PROMOTIONS, AND FEES FROM TIME TO TIME, AT OUR SOLE DISCRETION, AT ANY TIME, AND WITHOUT ADVANCE NOTICE FOR FUTURE PURCHASES.**

A price change for a future purchase does not change the agreed price of a completed purchase. If you choose an automatically renewing subscription or installment arrangement, we will charge only as specifically disclosed and affirmatively authorized. For existing recurring services, we will provide any advance notice, consent options, and cancellation rights required by law before a change takes effect.

You agree to maintain valid payment information and pay amounts you have authorized and lawfully owe. You may cancel recurring billing through the cancellation methods required by law. Cancellation does not eliminate charges lawfully incurred before its effective date.

## 6. All Sales Are Final

**ALL PURCHASES ARE FINAL AND NON-REFUNDABLE, EXCEPT WHERE APPLICABLE LAW REQUIRES OTHERWISE OR WE EXPRESSLY AGREE TO A REFUND IN WRITING.**

Changing your mind, not studying, abandoning a course, disliking a particular AI explanation, failing to finish, or not receiving the outcome you hoped for does not, by itself, create a right to a refund.

Any mandatory cancellation, withdrawal, tuition-refund, or other consumer remedy remains available. Nothing here takes away a right that cannot legally be waived.

## 7. If Something Goes Wrong, Talk to Us First

We would rather solve a problem together. Please tell us what happened by emailing **support@digitaldavosacademy.us**, including your account information, relevant purchase details, and the resolution you are looking for.

Before beginning arbitration or court proceedings, you and we agree to try to resolve disputes informally in good faith for at least **30 calendar days** after receiving a sufficiently detailed notice, unless the law requires a shorter period. We can agree in writing to allow more time.

This does not prevent lawful credit-card disputes, regulator complaints, reports of unlawful conduct, emergency relief, or action needed to protect a legal deadline or another non-waivable right.

## 8. Chargebacks and Unpaid Amounts

Please contact us if you think a charge is wrong. You must not submit knowingly false or fraudulent payment disputes. If you dispute a valid charge, we may provide relevant payment and account records to the processor.

If you lawfully owe an unpaid amount, we may suspend access to unpaid services, pursue collection, contest the dispute, or seek payment through arbitration or legal action. **Where the law permits, you may be responsible for legally recoverable collection costs, court costs, and reasonable attorneys' fees.** You are not automatically responsible for every cost merely because you exercise a legitimate payment-dispute right.

## 9. Use Our AI Responsibly

We want you to explore almost anything, including controversial subjects. But you may not use our services or cause our AI systems to create, promote, or facilitate illegal, dangerous, abusive, exploitative, or intentionally harmful content.

Your requests and use must comply with the law where you access the service, the law where you reside, applicable United States federal law, and applicable California law. We may apply United States and California safety standards to all users, wherever they are located.

- No fraud, scams, identity theft, criminal instructions, or unlawful activities.
- No content intended to facilitate terrorism, unlawful violence, illegal weapons activity, trafficking, or exploitation.
- No sexual exploitation, especially involving minors; no threats, blackmail, stalking, or harassment.
- No content designed to encourage self-harm or serious injury to others.
- No dangerous personalized advice that is intended to replace professional medical, legal, financial, psychological, or other regulated care.
- No unauthorized hacking, malware, privacy violations, or intellectual-property infringement.

- No content that we reasonably consider grossly immoral, cruel, abusive, exploitative, or seriously harmful to individuals or society.

Good-faith academic study, historical analysis, and debate about difficult topics are not automatically prohibited. We distinguish learning about harmful conduct from using our platform to carry it out or facilitate it. We may refuse requests, limit features, or investigate abuse, subject to law and our Privacy Policy.

## 10. Be Respectful in Our Learning Community

You are welcome to challenge ideas, but not to harass people. Do not threaten, stalk, bully, troll, repeatedly disrupt, impersonate, or humiliate other learners or staff. Do not post spam, malicious links, or someone else's private information.

You may not solicit learners for products, services, outside businesses, marketing lists, or commercial opportunities without our written permission. We may moderate, remove posts, restrict participation, or suspend accounts for violations. Opinions posted by other users are their own; our responsibility for third-party content is limited to the extent permitted by law.

## 11. Your Content and Your Responsibility

You are responsible for prompts, files, messages, and materials you submit, and you must have the rights needed to submit them. Avoid uploading personal, confidential, or copyrighted information without permission.

You keep whatever rights you lawfully own in your original submissions. You give us a non-exclusive, worldwide, royalty-free license to process and use them as reasonably necessary to provide, operate, secure, moderate, and improve our services, consistent with our Privacy Policy and applicable law. You are responsible for how you use or distribute content generated through your account.

## 12. We Can Suspend or Close Accounts

**TO THE FULLEST EXTENT PERMITTED BY LAW, WE MAY RESTRICT, SUSPEND, OR TERMINATE YOUR ACCOUNT AT ANY TIME, WITH OR WITHOUT ADVANCE NOTICE, FOR ANY LAWFUL REASON.**

This includes violation of these Terms, unsafe content requests, harassment, cheating, fraud, nonpayment, platform abuse, security concerns, legal requirements, or conduct we reasonably consider harmful to the Academy or our community.

Suspension may happen while we investigate. Termination may end access to courses, textbooks, forums, and assessments. If we terminate for your material breach, refunds generally are not available except as required by law. If we discontinue a prepaid service or terminate access without misconduct on your part, we will provide any legally required remedies.

## 13. Our Materials Are for Personal Learning

Your access to Academy textbooks, courses, software, branding, and protectable content is personal, limited, non-exclusive, non-transferable, and non-commercial, unless we give written permission otherwise.

You may not resell, commercially distribute, republish substantial protected portions, share protected material with unauthorized users, misuse our trademarks, or reverse engineer proprietary technology except where the law permits. Intellectual property rights stay with their respective owners; paying for a course does not transfer those rights to you.

## 14. You Agree to Cover Claims Caused by Your Conduct

To the fullest extent permitted by law, you agree to defend, indemnify, and hold harmless Digital Davos Academy and its owners, directors, officers, employees, affiliates, contractors, service providers, and representatives against third-party claims, liabilities, damages, judgments, and reasonable legal expenses arising from your unlawful acts, breach of these Terms, submitted or distributed content, infringement, fraud, negligence, intentional misconduct, or misuse of our services.

You do not have to indemnify us for our own unlawful conduct or liabilities that the law does not allow us to shift to you. This provision may continue after your account closes to the extent enforceable.

## 15. We Cannot Promise Everything Will Work Perfectly

Our services use AI models, cloud infrastructure, software, and outside providers. Outages, incorrect results, delays, changing model availability, and technical failures can happen. We do not guarantee continuous access, error-free materials, particular learning outcomes, recognition of credentials, or availability of a specific feature.

**TO THE MAXIMUM EXTENT PERMITTED BY LAW, OUR SERVICES AND MATERIALS ARE PROVIDED 'AS IS' AND 'AS AVAILABLE,' WITHOUT WARRANTIES THAT MAY LAWFULLY BE DISCLAIMED.**

## 16. Limits on Our Liability

To the fullest extent permitted by law, we and our affiliates, owners, employees, contractors, and technology providers are not responsible for indirect, incidental, special, consequential, exemplary, or punitive damages, including lost income, business opportunities, learning records, or damages resulting from reliance on inaccurate AI output.

**TO THE EXTENT LEGALLY PERMITTED, OUR TOTAL AGGREGATE LIABILITY IS LIMITED TO THE LESSER OF THE FEES YOU PAID US IN THE 12 MONTHS BEFORE THE EVENT GIVING RISE TO THE CLAIM OR US $100.**

This does not eliminate non-waivable rights, remedies, or liabilities, including those the law prohibits us from excluding.

## 17. We Resolve Most Legal Disputes Individually

If informal resolution fails, you and we agree that most disputes related to these Terms or the services will be resolved through binding individual arbitration administered by the **American Arbitration Association (AAA)** under its applicable Consumer Arbitration Rules. The Federal Arbitration Act governs to the extent applicable.

The arbitrator may grant individual relief available under law. Consumer arbitration fees follow AAA rules and mandatory legal requirements. Eligible small-claims cases may proceed in small-claims court. Claims

or remedies that cannot legally be compelled to arbitration remain outside this provision. Arbitration may be conducted remotely where permitted.

## 18. No Class Actions

**TO THE FULLEST EXTENT PERMITTED BY LAW, YOU AND WE AGREE TO RESOLVE DISPUTES INDIVIDUALLY, NOT THROUGH CLASS ACTIONS, CLASS ARBITRATION, COLLECTIVE ACTIONS, OR REPRESENTATIVE PROCEEDINGS.**

We do not consent to class-wide arbitration. This clause does not waive claims or remedies that cannot legally be waived, including certain rights to seek public injunctive relief. If a waiver is unenforceable for a particular claim, that claim proceeds in the legally required forum, and the remaining enforceable terms continue where permitted.

## 19. California Law Applies

California law governs these Terms, except where mandatory law requires otherwise. For claims properly brought in court instead of arbitration, you and we agree to the state and federal courts in **Los Angeles County, California, USA**, to the extent permitted by law.

Arbitration will take place in California unless we agree otherwise or applicable arbitration rules or laws require another arrangement. We do not intend to take away mandatory consumer protections available to you.

## 20. We May Change Our Services and These Terms

Our services will evolve. We may introduce or discontinue features, change learning methods, replace technologies, and update these Terms. We may publish revised Terms on our website with a stated prospective effective date.

Where the law requires notice, consent, or other procedures for material changes, we will follow them. We will not retroactively remove protected rights or override binding commitments where prohibited by law.

## 21. A Few Final Legal Points

If a provision is unenforceable, the rest generally remains in effect, subject to any special rules in the arbitration and class-action clauses. If we do not enforce a rule immediately, we may still enforce it later.

Events beyond our reasonable control may interrupt services. We are not liable for related delays to the extent permitted by law, but mandatory refunds and other remedies still apply. These Terms operate together with our Privacy Policy, relevant enrollment agreements, checkout disclosures, and additional terms you expressly accept. Legally required student disclosures prevail where applicable.

## 22. Contact Us

Questions, concerns, or account issues? Please get in touch:

**Digital Davos Academy**
916 South Highland Avenue

Los Angeles, CA 90036
United States of America
**Email:** support@digitaldavosacademy.us
**Website:** DigitalDavosAccademy.us

## 23. Your Agreement

By affirmatively accepting these Terms during registration or checkout, you confirm that you had an opportunity to read them, are legally able to enter this agreement, understand that we are a private for-profit academy rather than an accredited university, understand the limits of AI-generated content, and agree to follow our community and platform rules.

You also agree to pay amounts you authorize at checkout, understand our general final-sale policy and mandatory legal exceptions, accept responsibility for downloading textbooks, and agree to the legally enforceable individual dispute-resolution and arbitration terms.

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**Digital Davos Academy** - A community of learners. Your education, your curiosity, your future.

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