

GRANDIR CM

TERMS AND CONDITIONS OF USE, PURCHASE AND PRIVACY POLICY

Last updated: September 2026

These Terms and Conditions govern access to, navigation, registration, purchase and use of the GRANDIR CM website, as well as access to the “Trading Sin Vendas” course and the other educational content and resources available on the platform.

By using the website, creating an account or purchasing the course, the user declares that they have read and accepted these Terms and Conditions.

1. PROVIDER IDENTIFICATION

The website and the “Trading Sin Vendas” course are offered by:

Grandir CM Sociedad de Responsabilidad Limitada

Legal entity identification number: 3-102-873916

Trade name: GRANDIR CM

Country: Costa Rica

Email: grandircm.info@gmail.com

WhatsApp: +506 7142 6154

For inquiries related to purchases, platform access, privacy or these Terms and Conditions, users may contact us through the channels listed above.

2. NATURE AND PURPOSE OF THE SERVICE

GRANDIR CM offers educational content related to trading, financial market analysis, cryptocurrencies, economic fundamentals, risk management and other related subjects.

The “Trading Sin Vendas” course mainly includes pre-recorded videos and may incorporate teaching materials, supporting materials, digital resources, podcasts and other educational content available within the platform.

The content provided by GRANDIR CM is exclusively for educational and informational purposes.

Through this course, GRANDIR CM does not provide personalized financial advisory, securities brokerage, fund administration, asset management or individualized investment recommendation services.

Purchasing the course also does not constitute a promise or guarantee of financial results.

3. PRICE AND ACCESS TERMS

The price currently established for the “Trading Sin Vendas” course is USD \$10 (ten United States dollars), paid as a single payment.

The purchase is not a subscription, and GRANDIR CM does not charge recurring fees for access to the course, unless a different product or service is offered in the future, is expressly identified as recurring and is accepted by the user.

Once payment has been properly confirmed and the corresponding account has been enabled, the purchaser obtains access of indefinite duration to the purchased content, subject to these Terms and Conditions, appropriate use of the platform and the reasonable continuity of the service.

The phrase “lifetime access” or equivalent expressions used commercially means that the access purchased has no predetermined expiration date and does not require periodic payments to remain active.

It does not constitute a guarantee of perpetual and uninterrupted operation of a particular technology, domain, platform or external provider.

GRANDIR CM may make reasonable technological changes, migrations or updates while seeking to preserve the access legitimately acquired by its users.

4. PAYMENT METHODS

Depending on the option available at the time of purchase, the course may be purchased through providers or channels enabled by GRANDIR CM, including PayPal and Hotmart.

PAYMENT WITH CRYPTOCURRENCIES:

GRANDIR CM also permits the purchase of the course using cryptocurrencies accepted by the company.

This option is NOT processed through an automated checkout on the website.

The interested person must contact GRANDIR CM directly through its official channels, including WhatsApp or email, to receive the corresponding instructions.

Once GRANDIR CM verifies receipt of payment, the account and/or access to the course will be created or enabled manually by GRANDIR CM.

GRANDIR CM will never request private keys, seed phrases or login credentials for cryptocurrency wallets.

GRANDIR CM does not directly store complete card details used by external payment providers.

External providers may be subject to their own terms, privacy policies, processing mechanisms and security measures.

5. USER ACCOUNT AND SECURITY

Access to private content requires a personal account.

Each user is responsible for maintaining the confidentiality of their credentials and for using their account appropriately.

Access is personal and non-transferable.

The following are not permitted:

- sharing or commercializing access credentials;
- deliberately allowing an account to be used by unauthorized third parties;
- attempting to access accounts or restricted areas without authorization;
- circumventing security mechanisms or access controls;
- using the platform for fraudulent or unlawful activities, or activities that harm its operation.

GRANDIR CM may restrict or suspend an account when there are reasonable indications of fraud, security breaches, unauthorized distribution of content or a serious violation of these Terms.

Where applicable, these measures will be implemented without prejudice to the rights granted to consumers by applicable law.

6. INTELLECTUAL PROPERTY

Unless expressly stated otherwise, the videos, audio recordings, podcasts, texts, documents, teaching materials, graphics, designs, logos, trademarks and other proprietary content available through GRANDIR CM are protected by the corresponding intellectual property rights.

The purchase grants the user a personal license to access and use the content for educational purposes.

The purchase does not transfer intellectual property ownership of the content.

Without the prior express authorization of GRANDIR CM, the following are prohibited, among other things:

- copying or redistributing materials without authorization;
- selling, sublicensing or renting the content;
- publishing private videos or materials on other platforms;
- making recordings or reproductions for the purpose of redistributing the content;
- using the materials for unauthorized commercial purposes;
- systematically sharing private resources with persons who have not purchased access.

7. RISKS ASSOCIATED WITH TRADING AND INVESTMENTS

Trading, cryptocurrencies and financial markets involve risks.

The user acknowledges that they may experience partial or total losses of the capital allocated to financial transactions.

GRANDIR CM does not guarantee profitability, gains, recovery of capital or specific financial results.

The strategies, analyses, examples, hypothetical transactions, case studies or historical results presented within the course or in public content are for educational purposes and do not guarantee future results.

Market conditions may change, and a methodology that produced certain results during one period may perform differently later.

Each person is responsible for evaluating their situation, risk tolerance and financial decisions.

8. EDUCATIONAL CONTENT AND INDIVIDUAL DECISIONS

GRANDIR CM content is not a substitute for personalized financial, legal, accounting or tax advice.

The information provided must be interpreted within its educational context.

Any transaction performed by a user in financial markets, exchanges, brokers or other external platforms is carried out at their own discretion and responsibility.

GRANDIR CM does not control the execution, availability, solvency, security, prices, spreads, fees or operation of third-party financial platforms voluntarily used by users.

9. WITHDRAWAL, REFUNDS AND ACCESS ISSUES

Requests for withdrawal, cancellation or refund will be handled in accordance with applicable Costa Rican law and the non-waivable rights applicable to the consumer.

Where the right of withdrawal applies to a transaction conducted through electronic commerce, the conditions and time limits established by current regulations will be respected.

When a purchase is processed through an external provider such as PayPal or Hotmart, certain operational aspects of a refund may also be handled through the corresponding provider, without limiting any applicable rights.

If a person experiences a technical problem that prevents access to legitimately purchased content, they must contact GRANDIR CM so the case can be reviewed and, where appropriate, corrected.

This policy is not intended to limit guarantees or rights that legally cannot be waived by the consumer.

10. CONTENT AVAILABILITY AND UPDATES

GRANDIR CM seeks to keep its platform and content reasonably available.

However, temporary interruptions may arise from maintenance, updates, technical failures, external providers, security incidents or other reasonable circumstances.

GRANDIR CM may update, reorganize, expand, correct or replace educational content when appropriate to maintain the platform and its materials.

These changes do not necessarily imply the creation of a new product or a new charge for those who already have the right to the corresponding content.

11. LIMITATION OF LIABILITY

To the fullest extent permitted by applicable law, GRANDIR CM will not be liable for financial losses arising from investment or trading decisions made by users based on their own interpretation or application of the educational content.

Nor will it be liable for failures, losses or actions directly attributable to brokers, exchanges, financial institutions, wallets, blockchain networks, payment providers or other external services over which GRANDIR CM has no control.

Nothing in these Terms is intended to exclude or limit liabilities or rights that, under Costa Rican law, cannot be contractually excluded.

PRIVACY AND DATA PROTECTION POLICY

12. DATA CONTROLLER

The controller responsible for personal data collected directly through the platform is:

Grandir CM Sociedad de Responsabilidad Limitada

Legal entity identification number: 3-102-873916

Costa Rica

Email: grandircm.info@gmail.com

13. DATA WE MAY PROCESS

Depending on how a person uses the platform, GRANDIR CM may process data needed to provide and protect the service, such as:

- name;
- email address;
- account-related information;
- course access status;
- information needed to identify or verify a purchase;
- information related to the use and operation of the platform;
- technical and security data needed for authentication, abuse prevention and account protection;
- communications voluntarily sent to GRANDIR CM.

GRANDIR CM does not need to directly store complete card details processed by external payment providers.

14. PURPOSES OF PROCESSING

Personal data may be used to:

- create and administer accounts;
- provide access to purchased content;
- verify purchases;
- manage support and requests;
- protect the security of users and the platform;
- prevent fraud or abuse;
- send necessary communications related to a purchase, account or service;
- comply with applicable legal obligations;
- reasonably maintain and improve the operation of the platform.

Personal data will not be sold to third parties.

15. PROVIDERS AND THIRD PARTIES

To operate the website and provide certain services, GRANDIR CM may use technology and payment providers.

These third parties may process only the information necessary to provide the corresponding services and will be subject to their own obligations, terms and privacy policies.

The use of PayPal, Hotmart or other external services may involve certain information being processed directly by those platforms.

GRANDIR CM does not control the independent processing practices carried out directly by those third parties outside GRANDIR CM's scope of responsibility.

16. DATA SECURITY

GRANDIR CM applies reasonable technical and organizational measures intended to protect accounts, private content and personal data against unauthorized access, use or modification.

Nevertheless, no system connected to the Internet can guarantee absolute security.

17. RETENTION

Personal data will be retained for the time reasonably necessary to provide the service, manage the relationship with the user, maintain necessary transaction records and comply with applicable legal obligations.

When the data is no longer needed and there is no legitimate or legal retention obligation, it may be deleted or anonymized, as appropriate.

18. RIGHTS OF DATA SUBJECTS

Data subjects may exercise the rights recognized by Costa Rican law regarding their personal data, including the rights of access, rectification and deletion, where applicable.

Requests may be sent to:

grandircm.info@gmail.com

GRANDIR CM may request reasonable information to verify the identity of the person making the request before delivering, modifying or deleting personal information.

The deletion of certain data may be limited where there is a legal retention obligation or where the data is necessary for the defense or exercise of legitimate rights.

19. COMMUNICATIONS

GRANDIR CM may send communications necessary to provide the service, for example those related to:

- account creation or security;
- password recovery;
- confirmation or management of access;
- purchases;
- material service changes;
- support requested by the user.

Communications strictly necessary to administer an account or purchase are not of the same nature as optional promotional communications.

20. CHANGES TO THESE TERMS AND THE PRIVACY POLICY

GRANDIR CM may update these Terms and the Privacy Policy when there are legal, operational, technological or service-related changes.

The current version will state its last updated date.

When a change is material and reasonably necessary, GRANDIR CM may communicate it through the website, the user's account, email or another appropriate channel.

Changes will not be used to retroactively remove acquired rights or non-waivable rights recognized by applicable law.

21. APPLICABLE LAW AND DISPUTE RESOLUTION

These Terms and Conditions will be interpreted in accordance with the laws of the Republic of Costa Rica.

Disputes may be submitted to the competent administrative or judicial authorities in accordance with applicable law.

Nothing in this clause is intended to prevent a consumer from exercising the rights or using the protection mechanisms legally available to them.

22. CONTACT

For inquiries related to these Terms, privacy, access or purchases:

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