

Terms of Service

Welcome to Life.University!

These Terms govern your use of Life.University and the courses, workshops, retreats, seminars, blog, content, products, features, apps, services and technologies that we offer.

PLEASE READ THE TERMS OF SERVICE CAREFULLY. BY ACCESSING OR USING OUR WEBSITE, COURSES, WORKSHOPS, RETREATS, SEMINARS, BLOG, CONTENT, PRODUCTS, FEATURES, APPS, SERVICES AND TECHNOLOGIES, YOU ACKNOWLEDGE THAT YOU HAVE READ, UNDERSTAND, AND AGREE TO BE BOUND TO ALL THE TERMS OF OUR TERMS OF SERVICE AND THE PRIVACY POLICY. IF YOU DO NOT AGREE TO THESE TERMS, EXIT THIS WEBSITE AND DO NOT ACCESS OR USE OUR WEBSITE, COURSES, CONTENT, PRODUCTS, FEATURES, APPS, SERVICES AND TECHNOLOGIES.

1. Updates to Terms of Service

We may, in our sole discretion, modify the Terms of Service with or without notice to you. The “Last Updated” date at the bottom of the Terms of Service will indicate when the latest modifications were made. By continuing to access and use our website, courses, workshops, retreats, seminars, blog, content, products, features, apps, services and technologies after the Terms of Service are modified, you agree to such modifications. Therefore, you should review the Terms of Service prior to each use of our website, courses, workshops, retreats, seminars, blog, content, products, features, apps, services and technologies.

In addition, when accessing or using particular services or features at our website, courses, content, products, features, apps, services and technologies, you will be subject to any posted guidelines or policies applicable to such courses, products, services or features or that may be posted from time to time, including but not limited to the Terms of Service and Privacy Policy as noted below. All such guidelines or policies are hereby incorporated by reference into these Terms of Service.

2. Our services

Our mission is to create a superior fraternity of men and women who are enlightened and empowering them to enlighten others. To help advance this mission, we provide various courses, content and services.

3. Our Data Policy and your privacy choices

To provide these courses and services, we must collect and use your personal data. We detail our practices in our Privacy Policy, which you must agree to in order to use our website, courses, products and services. Use of our website, courses, products and services is subject to the terms of our Privacy Policy found [here](#), which is hereby incorporated into and made part of these Terms of Service. Please carefully review our Privacy Policy. By using our website, courses, products and services, you agree to be bound by the terms of our Privacy Policy.

4. Subscriptions and Payment

Free Subscription:

We offer a free subscription to Life.University. In this offer you can access all the free courses we have on the site. You can create an account and start enjoying these free courses.

Monthly or Annual Subscriptions:

We offer an all courses (except for the advanced levels of God Yoga, which are free but accessible only after qualification and passing of previous levels) access monthly or annual subscription to our courses and content. The current price for monthly or annual subscription is set out on the owner's [website](#). Payment for subscriptions (where relevant) is taken either monthly or annually in advance. We use CCAvenue & Paypal, leading payment processing gateways, to process payments. We do not collect, store or keep any of your credit card information. You can cancel your subscription at any time without penalty. We do not issue refunds for un-used time on your subscription. In case of us terminating your paid account for reasons given in *Additional Provisions*⁶, we will issue a refund to you for the unused time on pro-rata basis.

5. Your commitments to Life.University and our community

We provide these services to you and others to help advance our mission. In exchange, we need you to make the following commitments:

a) Who can use Life.University

Our community is global and diverse. When people are truthful and exhibit integrity, our community is safer and more accountable. For that reason, you must:

- Use the same name that you use in everyday life.
- Upload a real photo of yourself, as current as possible.
- Provide accurate information about yourself.
- Create only one account (your own).
- Not share your password, give access to your Life.University account to others or transfer your account to anyone else.

We try to make Life.University broadly available to everyone, but you cannot use Life.University if:

- You are under 13 years old (or the minimum legal age in your country to use our Products).
- You are a convicted sex offender.
- We previously disabled your account for violations of our rules, terms or policies.
- You are prohibited from receiving our products, services or courses under applicable laws.

b) What you can share and do on Life.University

We want people to use Life.University to learn and grow, express themselves respectfully and to ask questions that are important to them, but not at the expense of the safety and well-being of others or the integrity of our community. You therefore agree not to engage in the conduct described below (or to facilitate or support others in doing so):

- 1) You may not use Life.University to do or share anything:
 - a) That breaches these Terms and our *Spiritual Standards*⁷ that apply to your use of Life.University.
 - b) That is unlawful, misleading, discriminatory or fraudulent.
 - c) That infringes or breaches someone else's rights.
- 2) You may not upload viruses or malicious code, or do anything that could disable, overburden or impair the proper working or appearance of our website, courses, products and services.
- 3) You may not access or collect data from Life.University using automated means.
- 4) You may not access data that you do not have permission to access. As you cannot enter next class in school or college before passing the previous class, similarly, at Life.University the next levels will only open for you when you complete the previous levels and qualify for the next level. The following two sections are always open for everyone:

i) GOD YOGA (God Yoga course at Life.University builds up lesson after lesson. Each lesson is deep and needs to be practiced. So it is designed that the next lesson opens up after a week. So that the whole week you can grasp, reflect and meditate on the week's lesson. If you will skip a lesson, you most likely won't understand the advanced lessons that come after it. Moreover, "God Yoga" is a continuous learning program..)

ii) Gnosis Live - Venerable Master Samael Aun Weor Book Library

The rest of the sections will open when you complete the various levels inside GOD YOGA.

- 5) You may not post any outside links, comment, propagandas or promotional stuff on other religious, yogic, self-development, meditation or spiritual gurus, groups and organizations.
- 6) You may not post any outside links, comment, propagandas or promotional stuff on any political or nationalist organizations and personalities.
- 7) You may not spam or self-promote. We define spam as any and all kinds of advertisement for goods, services and/or other web sites.

We can remove content that you share in breach of these provisions and, if applicable, we may take action against your account. We may also disable your account if you repeatedly infringe other people's intellectual property rights.

To help support our community, we encourage you to report content or conduct that you believe breaches your rights (including intellectual property rights) or our Terms and Policies.

c) The permissions you give us

We need certain permissions from you to provide our services:

- 1) **Permission to use content that you create:** Life.University users may post and/or contribute content to the website, including comments, questions, answers and testimonies (“User Content”). You represent that you have the right to post any User Content which you post to the website, and that such User Content, or its use by us as contemplated by this Agreement, does not violate these Agreements, applicable law, or the intellectual property rights of others. In consideration for the rights granted to you under these Terms, you grant us a non-exclusive, transferable, sub-licensable, royalty-free, perpetual, worldwide licence to use, reproduce, make available to the public, publish, translate and distribute any User Content that you post on or otherwise provide through Life.University. These Terms are not intended to grant rights to anyone except you and us, and in no event shall these Terms create any third party beneficiary rights. Any failure by us to enforce these Terms or any provision thereof shall not waive our right to do so.

- 2) **Permission to use your name, profile picture and information about your actions:** In consideration for the rights granted to you under these Terms, you give us permission to use and display your name and profile picture and information about actions that you have taken on Life.University in the form of badge and karmic points on Life.University.

d) Limits on using our intellectual property

You acknowledge that all materials at the Website and the courses, including the Website’s design, graphics, text, sounds, pictures, and other files (collectively, “Materials”), are the property of Dr. Amit Jain, and are subject to and protected by international copyright and other intellectual property laws and rights. All rights to Materials not expressly granted in these Terms of Service are reserved to their respective copyright owners. We authorize you to view the Materials only for personal, non-commercial use, provided that you keep intact all copyright and other proprietary notices. Except as expressly authorized by the Terms of Service, you may not copy, reproduce, distribute, republish, download, perform, display, post, transmit, exploit, create derivative works or otherwise use any of the Materials in any form or by any means, without the prior written authorization of Dr. Amit Jain or the respective copyright owner. In an absence of a written agreement, you may not modify or adapt the Materials in any way or otherwise use them for any public or commercial purposes. The trademarks, service marks, trade names, trade logos (collectively, “Marks”) contained or described at the Website and/or the courses are the sole property of Dr. Amit Jain and may not be copied, altered or otherwise used, in whole or in part, without the prior written authorization of Dr. Amit Jain. In addition, all page headers, custom graphics, button icons and scripts are the property of Dr. Amit Jain and may not be copied, imitated or otherwise used, in whole or in part, without the prior written authorization of Dr. Amit Jain. Dr. Amit Jain reserves the right to enforce his intellectual property rights to the fullest extent of the law.

For the avoidance of doubt, your use of the Website and the courses is solely and exclusively under the limited license granted herein and you will not obtain any ownership interest therein through this Agreement or otherwise. All trademarks, service marks, trade names, domain names, slogans, logos, and other indicia of origin that appear on or in connection with any aspect of the Life.University and the courses are either the

property of Dr. Amit Jain or CFEL. Dr. Amit Jain retains the right to rescind and terminate the limited license granted hereunder at any point, for any reason. Upon termination of this Agreement, the license shall also terminate and all rights shall revert to Dr. Amit Jain without the taking of action on the part of either party. All rights not expressly granted herein by Dr. Amit Jain to you are fully reserved by Dr. Amit Jain.

Some of the company and product names, logos, brands, and other trademarks featured or referred to within the Website and the courses may not be owned by Dr. Amit Jain, and are the property of their respective trademark holders. These trademark holders are not affiliated with, nor do they sponsor or endorse Life.University, our courses, our products and services, or us.

e) Third party sites

Links at our Website to third party websites are provided only as a convenience to you. If you use these links, you will leave our Website. We do not control or endorse any such third party websites. You agree that we will not be responsible or liable for any content, goods or services provided on or through these outside websites or for your use or inability to use such websites. You will use these links at your own risk. You are advised that other websites on the Internet, including third party websites linked from this Website, might contain material or information: that some people may find offensive or inappropriate; that is inaccurate, untrue, misleading or deceptive; or that is defamatory, libelous, infringing of others' rights or otherwise unlawful. We expressly disclaim any responsibility for the content, legality, decency or accuracy of any information, and for any products and services, that appear on any third party website.

6. Additional provisions

1. Payments, cancellations and cooling off

If you reside in a Country which is part of the European Union and have purchased a Paid Subscription or Code online, you have the right to change your mind and receive a full refund within fourteen (14) days of purchase (the "Cooling-off Period"), but only if you have not logged in or otherwise redeemed or started to consume them.

If you have a Paid Subscription, your payment to us will automatically renew at the end of the subscription period, unless you cancel your Paid Subscription through your subscription page before the end of the current subscription period. The cancellation will take effect the day after the last day of the current subscription period, and you will be downgraded to the Free Service. However, if you cancel your payment and/or terminate the Terms after the Cooling-off Period is over (where applicable), and/or before the end of the subscription period, we will not refund any subscription fees already paid to us.

We may change the price for the Paid Subscriptions from time to time, and will communicate any price changes to you. Price changes for Paid Subscriptions will take effect at the start of the next subscription period following the date of the price change. By continuing to use the our Services after the price change takes effect, you accept the new price.

2. Account suspension or termination

We want Life.University to be a place where people feel welcome and safe to learn, grow, express themselves and share their thoughts and ideas.

If we determine that you have violated our terms or policies, we may take action against your account to protect our community and services, including by suspending access to your account or disabling it. We may also suspend or disable your account if you create risk or legal exposure for us or when we are permitted or required to do so by law. Where appropriate, we will notify you about your account the next time you try to access it.

You agree that we may terminate or suspend your access to all or part of this Website or the courses, without notice, for any conduct that we at our sole discretion, believe is in violation of these Terms of Service or any applicable law or is harmful to the interests of another user or us.

Notwithstanding such termination or suspension, you will continue to be subject to the “Intellectual Property,” “Content,” “Warranties, Disclaimers and Limitations of Liability,” “Indemnification,” “Disputes, Choice of Law, Mandatory Arbitration and Jurisdiction” and “Use of Life.University” sections of these Terms of Service.

We reserve the right at any time and from time to time to modify or discontinue, temporarily or permanently, the Website or the courses (or any part thereof) with or without notice. Except as otherwise expressly stated in these Terms of Service, you agree that we shall not be liable to you or to any third party for any modification, suspension or discontinuation of the Website or the courses. We will also suspend access to the paid courses in the event that you fail to make any payments due to us.

3. Warranties, Disclaimers and Limitations of Liability

We work hard to provide the best Products, Services and Courses as we can and to specify clear guidelines for everyone who uses them.

YOU EXPRESSLY UNDERSTAND AND AGREE THAT:

YOUR USE OF OUR WEBSITE, COURSES, PRODUCTS AND SERVICES IS AT YOUR SOLE RISK. OUR WEBSITES, APPS, PRODUCTS, SERVICES, WORKSHOPS, RETREATS, SEMINARS, BLOG, CONTENT, COURSES AND THE MATERIALS CONTAINED THEREIN HOWEVER, ARE PROVIDED "AS IS", AND “AS AVAILABLE” BASIS. WE MAKE NO GUARANTEES THAT THEY WILL ALWAYS BE SAFE, SECURE OR ERROR-FREE, OR THAT THEY WILL FUNCTION WITHOUT DISRUPTIONS, DELAYS OR IMPERFECTIONS.

WE MAKE NO WARRANTY THAT: (I) OUR WEBSITES, PRODUCTS, SERVICES, COURSES AND THE MATERIALS CONTAINED THEREIN WILL MEET YOUR REQUIREMENTS; (II) OUR WEBSITES, APPS, PRODUCTS, SERVICES, WORKSHOPS, RETREATS, SEMINARS, BLOG, CONTENT, COURSES AND THE MATERIALS CONTAINED THEREIN WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE; (III) INFORMATION THAT MAY BE OBTAINED WILL BE ACCURATE OR RELIABLE; (IV) THE QUALITY OF ANY PRODUCTS, SERVICES, INFORMATION, OR OTHER MATERIAL OBTAINED BY YOU THROUGH THE WEBSITE OR OTHERWISE WILL MEET YOUR EXPECTATIONS OR NEEDS; AND (V) ANY ERRORS IN THE WEBSITE OR COURSES WILL BE CORRECTED.

TO THE EXTENT PERMITTED BY LAW, WE ALSO DISCLAIM ALL WARRANTIES, WHETHER EXPRESS OR IMPLIED, INCLUDING THE IMPLIED WARRANTIES OF

MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE AND NON-INFRINGEMENT. WE DO NOT CONTROL OR DIRECT WHAT PEOPLE AND OTHERS DO OR SAY, AND WE ARE NOT RESPONSIBLE FOR THEIR ACTIONS OR CONDUCT (WHETHER ONLINE OR OFFLINE) OR ANY CONTENT THAT THEY SHARE (INCLUDING OFFENSIVE, INAPPROPRIATE, OBSCENE, UNLAWFUL AND OTHER OBJECTIONABLE CONTENT).

WE SHALL NOT UNDER ANY CIRCUMSTANCES BE LIABLE FOR ANY DAMAGES OF ANY KIND ARISING OUT OF, IN CONNECTION WITH OR RELATING TO THE USE OF OR INABILITY TO USE OUR WEBSITES, APPS, PRODUCTS, SERVICES, WORKSHOPS, RETREATS, SEMINARS, BLOG, CONTENT, COURSES AND THE MATERIALS CONTAINED THEREIN, INCLUDING ANY LIABILITY: (I) AS A PUBLISHER OF INFORMATION; (II) FOR ANY INCORRECT OR INACCURATE INFORMATION; (III) FOR ANY UNAUTHORIZED ACCESS TO OR DISCLOSURE OF YOUR TRANSMISSIONS OR DATA; (IV) FOR STATEMENTS OR CONDUCT OF ANY THIRD PARTY ON THE WEBSITE; OR (V) FOR ANY OTHER MATTER RELATING TO OUR WEBSITES, PRODUCTS, SERVICES, COURSES AND THE MATERIALS CONTAINED THEREIN OR ANY THIRD PARTY WEBSITE. THIS IS A COMPREHENSIVE LIMITATION OF LIABILITY THAT APPLIES TO ALL DAMAGES OF ANY KIND, INCLUDING ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL OR CONSEQUENTIAL DAMAGES, WHETHER BASED ON BREACH OF CONTRACT, BREACH OF WARRANTY, TORT (INCLUDING NEGLIGENCE), PRODUCT LIABILITY OR OTHERWISE, EVEN IF AN INDIVIDUAL ADVISES OF THE POSSIBILITY OF SUCH DAMAGES. THE LIMITATIONS OF LIABILITY SET FORTH HEREIN ARE FUNDAMENTAL ELEMENTS OF THE BASIS OF THE BARGAIN BETWEEN US AND YOU. THE PRODUCTS, WORKSHOPS, RETREATS, SEMINARS, BLOG, CONTENT, COURSES, INFORMATION AND SERVICES OFFERED ON AND THROUGH THE WEBSITE AND APP WOULD NOT BE PROVIDED WITHOUT SUCH LIMITATIONS.

WE CANNOT PREDICT WHEN ISSUES MAY ARISE WITH OUR PRODUCTS. ACCORDINGLY, OUR LIABILITY SHALL BE LIMITED TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, AND UNDER NO CIRCUMSTANCES WILL WE BE LIABLE TO YOU FOR ANY LOST PROFITS, REVENUES, INFORMATION OR DATA, OR CONSEQUENTIAL, SPECIAL, INDIRECT, EXEMPLARY, PUNITIVE OR INCIDENTAL DAMAGES ARISING OUT OF OR RELATED TO THESE TERMS OR OUR WEBSITES, PRODUCTS, SERVICES, COURSES AND THE MATERIALS CONTAINED THEREIN, EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

NOTWITHSTANDING THE FOREGOING, THE SOLE AND ENTIRE MAXIMUM LIABILITY OF OURS FOR ANY REASON, AND YOUR SOLE AND EXCLUSIVE REMEDY FOR ANY CAUSE OR CLAIM WHATSOEVER, SHALL BE LIMITED TO THE AMOUNT PAID BY YOU FOR ANY PRODUCT, COURSE, WORKSHOP, SEMINAR, RETREAT, INFORMATION, SUBSCRIPTION OR SERVICE PURCHASED BY YOU FROM US VIA OUR WEBSITES OR OTHERWISE.

4. Indemnification

You agree to indemnify, defend and hold us harmless against all claims, demands, causes of action, losses, expenses, damages and costs (including any reasonable attorneys' fees), resulting or arising from or relating to your use of or conduct at the Website, any activity related to your account by you or any other person, any material that you submit to, post on or transmit through the Website, your breach of these Terms of Service, your infringement or violation of any rights of another, or termination of your access to the Website. We reserve the right to assume, at our sole expense, the exclusive defense and control of any such claim or

action and all negotiations for settlement or compromise, and you agree to fully cooperate with us in the defense of any such claim, action, settlement or compromise negotiations, as requested by us.

5. Disputes, Choice of Law, Mandatory Arbitration and Jurisdiction

We try to provide clear rules so that we can limit or hopefully avoid disputes between you and us. If a dispute does arise, however, it's useful to know up front where it can be resolved and what laws will apply.

Your use of our websites, products, services, courses and the materials contained therein is governed by and will be enforced under the laws of India without regard to its conflict of law provisions. Any controversy or claim arising out of or relating to this contract, or the breach of this contract, shall be settled by binding arbitration. Arbitration shall be conducted pursuant to the rules of the Indian Council of Arbitration, which are in effect on the date a dispute is submitted to the Indian Council of Arbitration. Information about the Indian Council of Arbitration, its rules, and its forms are available from the Indian Council of Arbitration, Room 112, Federation House, Tansen Marg, New Delhi 110001. All hearings will take place in New Delhi, India. The prevailing party shall be reimbursed by the other party for any and all costs associated with the dispute arbitration, including attorney fees, collection fees, investigation fees, travel expenses. The arbitrator's decision will be binding with limited rights of appeal. A judgment of a court having jurisdiction may be entered upon the arbitrator's award. You agree that you will not issue court proceedings unless and until the arbitration process set out above has been used and failed to resolve the issue. Further, you and Life.University agree to the exclusive jurisdiction of the courts of New Delhi, India to resolve any dispute, claim or controversy that arises in connection with these Agreements.

6. Other

1. These Terms make up the entire agreement between you and Dr. Amit Jain regarding your use of our websites, products, services, courses and the materials contained therein. They supersede any prior agreements.
2. If any portion of these Terms is found to be unenforceable, the remaining portion will remain in full force and effect. If we fail to enforce any of these Terms, it will not be considered a waiver. Any amendment to or waiver of these Terms must be made in writing and signed by us.
3. You will not transfer any of your rights or obligations under these Terms to anyone else without our consent.
4. You may designate a person (called a legacy contact) to manage your account if it is memorialised. Only your legacy contact or a person who you have identified in a

valid will or similar document expressing clear consent to disclose your content upon death or incapacity will be able to seek disclosure from your account after it is memorialised.

5. These Terms do not confer any third-party beneficiary rights. All of our rights and obligations under these Terms are freely assignable by us in connection with a merger, acquisition or sale of assets, or by operation of law or otherwise.
6. No action arising out of this Terms of Service or your use of our websites, products, services, courses and the materials contained therein, regardless of form or the basis of the claim, may be brought by you more than one (1) year after the cause of action has arisen (or if multiple causes, from the date the first such cause arose).
7. You should know that we may need to change the username for your account in certain circumstances (for example, if someone else claims the username and it appears unrelated to the name that you use in everyday life).
8. We always appreciate your feedback and other suggestions about our products and services. But you should know that we may use them without any restriction or obligation to compensate you, and we are under no obligation to keep them confidential.
9. We reserve all rights not expressly granted to you.

7. Spiritual Standards that may apply to you

- **Lies, Manipulations and Deceit**

We do not allow lies, false images, false avatars and politics in Life.University and CFEL because lies are against the Ist Logos, Brahma, the Father. Moreover, it creates an environment of distrust and maliciousness and it promotes manipulation and deceit.

- **Hate speech**

We do not allow hate speech in Life.University and CFEL because hate is against the IInd Logos, Vishnu, the Son. Moreover, it creates an environment of intimidation and exclusion and it promotes violence. We define hate speech as a direct attack on people based on – race, ethnicity, caste, color, national origin, religious affiliation, sex and gender. We define "attack" as violent, mocking or dehumanising speech, statements of inferiority, or calls for exclusion or segregation.

- **Sexual Misconduct**

We do not allow sexual misconduct in Life.University and CFEL because sexual misconduct is against the IIIrd Logos, Shiva, the Holy Spirit. Moreover, it creates an environment of lasciviousness and impurity and it promotes seduction and fall. We define sexual misconduct as all forms of infra-sexuality and rebellion against God's human and divine code.

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