Purchase Terms and Conditions

These Purchase Terms and Conditions apply to the customer, creator, provider, or other account holder ("You") who wishes to buy, provide, or use Services from https://careertoolkit.my/, DIGITAL SERVICES & TECHNOLOGY FORGE LTD, BARTLE HOUSE 9 OXFORD COURT, MANCHESTER, ENGLAND M2 3WQ, United Kingdom. (further "We", "Us", "Our").

Purchases

You understand that in order to use our Services at our AI Dashboard (https://careertoolkit.my/), you need to join Hub. To buy tokens or place a human CV order, you need to be authorized to your account and pay using your payment method.

We undertake to upload or provide access to the Services purchased by you into your account without undue delay as soon as we receive a notification about your payment. Token purchases are credited to your token balance. Human CV orders are marked paid and move into fulfilment after payment confirmation.

We shall not be obligated to complete the purchase if payment attempts using the accepted methods are unsuccessful or are rejected by the payment service provider.

Purchases shall be made only from one's own customer account. We reserve the right to refuse any order you place with us. We may, in our sole discretion, limit or cancel quantities purchased per person, per household, or per order. These restrictions may include orders placed by or under the same customer account, the same credit card, and or orders that use the same billing and or shipping address. In the event that we make a change to or cancel an order, we may attempt to notify you by contacting the email and or billing address or phone number provided at the time the order was made. We reserve the right to limit or prohibit orders that, in our sole judgment, appear to be placed by dealers, resellers, or distributors.

You agree to provide current, complete, and accurate purchase and account information for all purchases made through our Services. You agree to promptly update your account and other information, including your email address and billing contact details, so that we can complete your transactions and contact you as needed.

Prices and Payments

The listed prices at the time of order placement are valid. We reserve the right to change the prices or any other charges at any time without further notice.

Payments can be charged to the customer's account with a debit or credit card. The authorized transaction currencies are EUR, GBP, and USD. All prices displayed on the platform are denominated in the applicable transaction currency at the time of purchase. Where a payment is made in a currency other than the authorized transaction currencies, the customer's card issuer may apply its own exchange rate and any associated fees, for which we bear no responsibility.

The services must be paid for in advance by the customers. Therefore, the customer can only buy the Services if sufficient credit is available on the customer's account.

You acknowledge and understand that the order will not be processed if a debit or credit card payment is not approved or returned for insufficient funds on deposit.

All payments are processed through our third-party payment service providers. This website is only notified when the payment has been completed and does not retain any payment information, such as credit card details.

No Refunds

Except where non-excludable statutory consumer rights apply, purchases are final once the relevant digital content, tokens, or Services have been supplied to your account.

If applicable law gives you a right to cancel before supply begins, that right is preserved unless and until you expressly request immediate supply and acknowledge that the right will be lost once supply starts.

Subject to the above statutory provisions, payments made for buying our Services or tokens are non-refundable and non-transferable.

Tokens are virtual, have no value outside the platform, and cannot be exchanged for real-world currency of any kind.

Human CV Service

The human CV service is a non-AI professional CV writing service. It is separate from the AI resume generation product and does not deduct AI tokens unless you separately use token-based AI Services.

Human CV orders must be paid in advance. You are responsible for providing accurate source material, career history, target role details, deadlines, and any documents needed for the provider to complete the work. Delays in providing complete information may affect delivery timing.

Unless the order page states otherwise, the default customer price is EUR 149 and the default professional provider payout is EUR 75. We may change these amounts for future orders.

After delivery, you may request a revision where the delivered CV materially fails to follow the brief or contains factual inaccuracies introduced during fulfilment. Revision requests must identify the issue clearly. Revision rights do not include a new target role, new career direction, or a complete rewrite based on information not supplied before fulfilment began.

Except where non-excludable statutory consumer rights apply, human CV service payments are non-refundable once work has started or a provider has been assigned. If we cancel an order before work starts, we may refund the paid amount or provide an equivalent service credit at our discretion, subject to applicable law.

Creator Program and Template Buyout

The Creator Program allows eligible users to submit CV and cover-letter templates for careertoolkit.my to review and, where accepted, purchase once through a buyout offer. Submitted templates are not publicly resold, published, or shown directly to customers as marketplace products.

By submitting a template, you confirm that the template is your original work or that you have all rights and permissions needed to submit it for third-party use. If a template was created for a client or employer, you must ensure your agreement with that client or employer permits the submission and transfer described here.

Rights do not transfer merely because you upload a template or because we review it. Rights transfer only after we make an offer and you accept that offer in your creator dashboard. When you accept an offer, you assign to us the rights needed for careertoolkit.my to own, retain, adapt, anonymize, analyze, and use the accepted template as part of our AI training and improvement corpus.

If we reject a template or you decline our offer, no payout is created and no rights are transferred. We will purge our uploaded copy of the rejected or declined template from our active storage, except for records we must retain for security, audit, legal, or dispute purposes.

We may automatically make a minimum-category offer if the 48-hour review deadline for a submitted creator template is missed. You remain free to accept or decline that offer.

Manual Payouts

Creator and human CV provider earnings are recorded in a manual payout ledger. Payout balances are not stored value, electronic money, or a customer deposit account. They represent amounts we have approved for external payment after the relevant creator offer acceptance or human CV order completion.

The minimum payout request is EUR 25. Only available ledger entries can be included in a payout request. Requested entries are locked until the request is paid, rejected, or otherwise resolved.

Payouts are processed outside the app by SEPA, SWIFT, card transfer, or another supported manual method. Typical processing times are 1-3 business days for SEPA and 3-5 business days for SWIFT or card transfers after we mark the payout for processing, but bank, compliance, and regional delays may apply.

You are responsible for providing accurate payout details. We may request additional verification before processing a payout and may reject or delay a payout where details are incomplete, inaccurate, suspicious, or legally restricted.

Disclaimer

We do not guarantee continuous, error-free operation and access to our store and its Services.

If we ask you to upload documentation, CV files, templates, delivery files, payout details, or photos to careertoolkit.my, we may collect, store, and process that information where necessary to verify

identity, review creator submissions, fulfil human CV orders, process manual payouts, comply with legal and regulatory requirements, and provide or protect our services, as described in our Privacy Policy and applicable data protection laws. You confirm that you have the legal right to provide this information and that it is accurate, up-to-date, and yours to share.

Dispute

In the event of a dispute, the parties agree to seek an amicable resolution through negotiation. If a resolution cannot be reached, the dispute will be governed by the laws of England and Wales.

Disputes will be resolved in accordance with the laws of England and Wales, and the parties agree to the exclusive jurisdiction of the courts of England and Wales, where DIGITAL SERVICES & TECHNOLOGY FORGE LTD is registered.

Prohibited Content

Users are strictly prohibited from creating, uploading, or sharing content that includes, but is not limited to:

- Illegal Activities: Content that promotes, encourages, or facilitates illegal activities, including drug trafficking, human exploitation, or violence.
- Hate Speech and Discrimination: Content that promotes hate, discrimination, or violence against individuals or groups based on race, ethnicity, religion, gender, sexual orientation, disability, or nationality.
- Explicit or Harmful Material: Pornographic content, explicit sexual material, or content depicting abuse, self-harm, or extreme violence.
- Child Exploitation: Any content involving the exploitation or abuse of minors, including depictions of child abuse or sexualization.
- Intellectual Property Violations: Content that infringes on copyrights, trademarks, or other intellectual property rights without proper authorization.
- Misinformation and Fraud: Content that spreads false information, scams, phishing attempts, or promotes fraudulent activity.
- Malicious Software: Content containing viruses, malware, or any other software designed to harm or exploit other users or systems.

Violation of these policies may result in the immediate suspension or termination of your account, and, where necessary, reporting to the relevant authorities.

We are committed to maintaining a safe, respectful, and lawful platform for all users. If you encounter content that violates these guidelines, please report it to us immediately.

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