Terms and Conditions — pmexpert.ai

(Effective from: 6 October 2026)

§ 1. Definitions

1. **Circle Platform** — an external IT tool (provided by CircleCo, Inc.) used by the Service Provider to handle orders and process payments (checkout), maintain the Customer Account, and provide Digital Materials and meeting recordings.
2. **Consumer** — a natural person who performs a legal transaction with a business that is not directly related to their business or professional activity.
3. **Course** — a live online educational service held on scheduled dates, together with access to Digital Materials after the course ends, which is the subject of the Sales Agreement.
4. **Customer** — a natural person, legal person or organizational unit that places an Order or concludes a Sales Agreement with the Service Provider.
5. **Digital Materials** — meeting recordings, files, presentations or other digital content made available to the Customer via the Circle Platform.
6. **Online Store / Website** — the website at pmexpert.ai and the Circle sales and training platform integrated with it.
7. **Order** — the Customer's declaration of intent, submitted via the Website (the Circle checkout) by selecting the Course and making payment, which constitutes an offer to conclude a Sales Agreement.
8. **Payment Operator** — Stripe Payments Europe Ltd., which processes payments within the Circle Platform.
9. **Sales Agreement** — an agreement between the Customer and the Service Provider for the purchase of the Course.
10. **Service Provider** — MAGNUSO S.A., Plac Solny 15, 50-062 Wrocław, Poland, e-mail: biuro@magnuso.pl.
11. **Terms** — this document, which sets out the rules for using the pmexpert.ai Online Store and the Circle Platform.

§ 2. General provisions

1. These Terms set out the rules for selling Courses, for providing services electronically (including maintaining the Customer Account), and the rules for complaints and for withdrawal from the agreement.
2. Using the Online Store and accessing Digital Materials requires accepting these Terms and having an active account on the Circle Platform.
3. Communication with the Service Provider takes place by e-mail: course@pmexpert.ai.

§ 3. Conclusion of the Sales Agreement

1. The Customer places an Order through the Circle checkout available on the Website, providing the data necessary to perform the agreement and to create an account.
2. The Sales Agreement is concluded when the Payment Operator confirms the payment and a confirmation is sent to the Customer by e-mail.
3. Upon conclusion of the agreement, the Customer receives (or has updated) access to an individual Customer Account on the Circle Platform, where links to the live sessions and the Digital Materials will be made available.

§ 4. Payments

1. Payment is made online via Stripe, which is integrated with the Circle Platform.
2. The Customer must pay for the Order when placing it. If no payment is made, no Sales Agreement is concluded.
3. Information about the payment is automatically sent to the Service Provider's systems, which results in immediate access to the digital content in the Customer Account.

§ 5. Delivery of the Course and access to materials

1. The Course is held live on the dates stated in the offer.
2. To access the Digital Materials and meeting recordings, the Customer must log in to the Circle Platform each time.
3. Materials are made available progressively (e.g., after a given module or session ends).
4. The Service Provider stipulates that access to the materials on the platform is limited in time, as described in the offer (e.g., 12 months of access).

§ 6. Electronic services

1. The Service Provider provides the following services electronically:
   - making the order form (the Circle checkout) available,
   - maintaining the Customer Account on the Circle Platform,
   - making Digital Materials available in the user panel.
2. To use the services, the Customer needs a device with internet access, an active e-mail address and a web browser.

§ 7. Withdrawal from the agreement

1. A Consumer has the right to withdraw from the Sales Agreement until the live online course begins.
2. Important: for Digital Materials (recordings, files) that are not supplied on a tangible medium, the right of withdrawal expires once performance begins (i.e., once the Consumer gains access to or logs in to the panel with the materials), provided that performance began with the Consumer's express consent before the withdrawal period expired.

3. Regardless of sections 1 and 2, the Service Provider offers a refund guarantee: within 14 days of the Course start date (the start date counts as day one), the Customer may request a refund of 100% of the payment, without giving any reason, by sending an e-mail to course@pmexpert.ai. The Service Provider makes the refund within 7 days of receiving the request. Once the refund is made, the Customer's access to the Course and the Digital Materials ends.

§ 8. Intellectual property

1. The materials made available on the Circle Platform are protected by copyright.
2. The Customer receives a license to use them solely for their own personal use. Sharing the Customer Account login details with third parties is prohibited.

§ 9. Final provisions

1. Matters not governed by these Terms are subject to the Polish Civil Code and the Polish Consumer Rights Act.
2. The Service Provider reserves the right to amend these Terms and will notify Customers who have an account on the Circle Platform by e-mail.