

## General Terms and Conditions

### § 1 Scope

§ 1. 1 For the booking of coaching, the purchase of documents and analyses, as well as for all other business connections between the client and DK-Investment Consulting, Danijal Kadiric, Mörikestraße 32 in 75323 Bad Wildbad, apply exclusively these general Terms and conditions in their valid at the time of ordering Sober. The current version is available on our homepage [www.dkic.de](http://www.dkic.de)

§ 1. 2 By silence or lack of objection DK Investment Consulting also does not partially submit to any conditions of the Customers. In addition, for individual business relationships Special conditions apply which derogations or additions to these General terms and conditions included. These special conditions are agreed with the customer when an order is placed.

### § 2 Offers and service descriptions

§ 2. 1 The presentation of the products and services and the granting of the Possibility to purchase a product or purchase a subscription DK-Investment does not make a binding offer on [www. dk-ic. de](http://www.dk-ic.de) Consulting. With the sending of the order or the completion of the the customer declares his offer to complete the purchase or a subscription. The order presupposes that the customer order process requested data truthfully transmitted and either a natural person over the age of 18 with unlimited legal capacity (a proof of age must be provided on request), a legal person or is a trading company.

### § 3 Ordering process and conclusion of contract

§ 3. 1 The customer can choose from the range of DK-Investment Consulting services non-bindingly select and send by mail or make his request by telephone.

§ 3. 2 DK-Investment Consulting then sends the customer a Confirmation of receipt by e-mail, in which the customer's request is listed again and which the customer uses the "Print" function can print (confirmation of inquiry). The acknowledgement of receipt documented that the customer's request at DK-Investment Consulting has been received. With the confirmation of the inquiry also follows the offer on the part of DK-Investment Consulting with included prices for the service. With the final confirmation of the buyer, in writing by e-mail, the contract of sale is concluded and is legally effective.

§ 3. 3 Should DK-Investment Consulting make an advance payment possible, the contract comes with the provision of the bank data and a request for payment. If, despite the due date, the payment is also made after re-invitation not up to a time limit of 10 calendar days after sending the order confirmation to DK-Investment Consulting. DK-Investment Consulting withdraws from the contract with the result, the order is void and DK-Investment Consulting does not Duty to deliver. The order is then for the buyer and DK-Investment Consulting done without further consequences.

### § 4 Prices and shipping costs

§ 4. 1 As agreed purchase price incl. VAT applies to the person who is listed in our offer is confirmed in the confirmation of the inquiry. Price increases for Services shall be provided to the customer before the date of It shall be communicated to the Commission. The new price has to be paid by the customer from the the reference period to be paid on the date on which it takes effect followed by the increase. In the event of a price increase, the customer shall be entitled to: the subscription contract without observing the notice period at the end of the to terminate the current reference period.

## § 5 Invoicing and due date

§ 5. 1 The customer may, within the scope of and before the completion of the ordering process: choose from the available payment methods. Becoming customers on the available means of payment on the confirmation of inquiry I've been briefed.

§ 5. 2 The purchase prices for services or subscription fees are generally due in advance or by bank transfer to our account.

§ 5. 3 Invoicing is carried out by e-mail in PDF format. If the customer receives an invoice for transfer, he is obliged to transfer the purchase price to be paid immediately after receipt of the invoice.

## § 6 Retention of title

The delivered goods and services shall remain the property of the Seller until full payment has been made.

## § 7 Default and right to refuse performance

The customer shall be in default at the latest upon expiry of the payment period. In the event of the customer's default in payment, DK-Investment Consulting shall be entitled to refuse to provide the contractually binding services. In the case of seminars/webinars, this means that the customer is not allowed to participate in the seminar/webinar. DK-Investment Consulting reserves the right to immediately stop sending information in the event of late payment. In the event of a reminder, reminder fees of 10. 00 Euro per reminder will be charged and payable immediately. In the event of late payment, the amounts not yet due shall also be: Invoice amounts payable immediately.

## § 8 Obligations of the customer

The customer insures DK-Investment Consulting that all provide truthful and complete information required for the order and DK-Investment Consulting about any changes to its personal data (address, telephone, e-mail, etc. ) to inform. This information please send the customer by e-mail to info@dk-ic.de or by post DK-Investment Consulting, Danijal Kadiric, Moerikestraße 32 in 75323 Bad Wildbad. Without prejudice to other statutory provisions, DK-Investment Consulting, if incorrect information has been provided at the request, in the case of abuse (e. g. multiple requests) or if serious references to the performance of unlawful acts by the user are entitled to the provision of the services to the customer to refuse, in whole or in part, the access of the respective customer to: to block the services and the customer also from a use in the future of the services, in particular also from a new registration, to be excluded. The unlawful disclosure of data of third parties is not allowed.

## § 9 Benefits

### § 9.1 General services

Scope and content are derived from the service description on our website. DK-Investment Consulting reserves the right to supplement, expand and update the information offered at its own discretion or to change it in any other way. If the scope of an offer subscribed to by the customer changes more than extended only insignificantly, DK-Investment Consulting is entitled to remuneration to be increased appropriately in line with the expansion. The increase in remuneration will be applied for the first time for the enlargement will take effect in the following reference period. In the case of an increase entitles you to cancel the subscription contract for the content concerned without notice at the end of the current reference period quit.

### § 9.3 Seminars and webinars

§ 9.1 of the General Terms and Conditions of Business applies. The following may apply changes are made for technical reasons, provided that they do not affect the essential character of the seminar or webinar is not changed. The Furthermore, DK-Investment Consulting is entitled to determine the place and time of the announced seminars or webinars. DK Investment Consulting reserves the right to withdraw from the contract, if a too a small number of participants have registered for a seminar or webinar The number of participants is limited upwards. If the upper limit is reached, the interested party is offered an alternative date. In case force majeure or in the event of the loss of one or more of its members due to illness Cancellation at short notice is possible for speakers. Already from the customer paid seminar or webinar fees are charged in full ...to the company. Further claims of the customer are excluded.

### § 10 Withdrawal from seminars and coaching

In the event of cancellation of the seminar or coaching, the following fees will be charged from 10 weeks before  
30% cancellation fee will be charged from 6 weeks before the scheduled date, from  
50% cancellation fee will be charged and from 2 weeks prior to the date of the  
date 100% cancellation costs will be charged. It can be cancelled at any time.  
A substitute person can be provided, a rebooking is free of charge here.  
If a seminar is cancelled, the seminar can be converted to a regular  
date of the seminar can be made up, as additional costs will be charged to this  
Variant DK-Investment Consulting cancellation costs charged by third parties  
will be invoiced additionally.

### § 11 Term and termination for subscriptions

There are different contract periods to choose from: The contract period is either one or three months, one year or one year, as the user chooses for life. There is no automatic extension. Does the customer a continuation of the service, then a package must again be ordered for the desired period can be booked.

## § 12 Suspension of the right of use for subscriptions

§ 12.1 DK-Investment Consulting is entitled to revoke the right of use (hereinafter "Suspension"), if the Subscriber is connected with the payment of the due remuneration is in arrears or there are reasonable grounds to suspect misuse of the services offered by the subscriber takes place. DK-Investment Consulting will notify the subscriber of the suspension under Give reasons.

§ 12.2 DK-Investment Consulting shall lift the suspension as soon as the reason for the suspension has ceased to apply.

§ 12.3 In case of a justified suspension, the Payment obligations of the customer towards DK-Investment Consulting for the duration of the contract period. The right to extraordinary termination of DK-Investment Consulting remains unaffected.

§ Article 13 Right of Withdrawal  
Cancellation policy

### § 13.1 Right of withdrawal for goods and services

You have the right, within fourteen days and without giving reasons to revoke this contract. The revocation period is fourteen days from the date of conclusion of the contract.

In order to exercise your right of revocation, you must provide us with a clear Declaration (e.g. a letter sent by post to DK-Investment Consulting, Danijal Kadiric, Mörikestraße 32 in 75323 Bad Wildbad, Germany or e-mail to [info@dk-ic.de](mailto:info@dk-ic.de) about your decision to submit this contract to be revoked, inform us.

In order to comply with the revocation period, it is sufficient that you inform Exercise of the right of withdrawal before the end of the withdrawal period.  
Consequences of revocation

If you revoke this contract, we will have all payments made to you received from you, including the delivery costs (with the exception of additional costs resulting from the fact that you have to use a different type Delivery selected as the cheapest standard delivery offered by us ), immediately and at the latest within fourteen days from the date of the date on which the notification of your revocation of this contract is received by ...we've entered. For this repayment we use the same Means of payment that you used in the original transaction, unless expressly agreed otherwise with you. At Under no circumstances will you be charged for this refund.

### § 13.2 Right of withdrawal for digital contents

"Digital content" means "data created and stored in digital form be made available" (§ 312f Abs.3 BGB n.F. with reference to the legal definition in Article 2(11) of the Consumer Rights Directive)

For digital content that is not delivered on physical media, the right of withdrawal under Articles 9 to 15 shall expire prematurely if the the customer already before the expiry of the 14-day period for revocation corresponding article.

In the confirmation of inquiry the customer will be informed again separately about this circumstance indicated.

## § 14 Intellectual property

§ 14.1 DK-Investment Consulting, Danijal Kadiric, Moerikestraße 32 in 75323 Bad Wildbad is the owner of all industrial property rights, in particular of trademark, copyright and ancillary copyrights, to these web pages, documents sent in the context of subscriptions and at the information given out in the seminars or webinars  
Working documents

§ 14.2 DK-Investment Consulting permits the transfer of texts and Graphics in databases, which are used exclusively for private purposes of a user. Any duplication, further distribution and Use for other purposes as a whole or in parts requires the written approval.

## § 15 Warranty/liability for defects

Description of services and articles of DK-Investment Consulting are to be understood exclusively as a description of the quality and not as a guarantee or assurance of a property. Statements on the The object of performance only then guarantees or assurances in legal sense, if these are made in writing and are expressly and are literally marked as "guarantee" or "assurance". A A material defect shall be deemed to exist if the services do not meet the contractual and thus the suitability for the production of use in accordance with the contract is cancelled or reduced. A insignificant limitation of the suitability remains out of consideration. The The customer shall immediately notify us of any defects, faults or damage to be displayed. DK-Investment Consulting rectifies defects after receipt of a written and comprehensible description of defects by the customer within a reasonable time. The customer's right of termination due to Non-granting of the use exists only then, if the removal of not carried out within a reasonable period of time or is deemed to have failed is to be seen.

## § 16 Changes of the products

The range of services offered by DK-Investment Consulting is constantly being adapted, optimized and changed. The same applies to the content of the websites. From for this reason, it is recommended that you regularly inform yourself about the current applicable conditions, notices and prices.

## § 17 Recommendations for brokers or other financial service providers

DK-Investment Consulting provides information about brokers and other financial service providers and, where appropriate, makes recommendations private and business customers, but is not liable for the content and the offers of third parties named there. Although DK-Investment Consulting has its sources carefully checked, it is the responsibility of the user to thoroughly check of the data for up-to-dateness and correctness as well as the business model of the provider. Neither is there a legal claim to recommendations nor does the user incur costs for mediation activities.

#### § 18 Amendments to the General Terms and Conditions

DK-Investment Consulting reserves the right to change the present General terms and conditions with effect for the future at any time. or renewed without any obligation to notify in this respect exists towards the user. On the web pages, the respective current version of the General Terms and Conditions from the time of their validity on ready.

#### § 21 Applicable law and place of jurisdiction

The agreements of both contracting parties set out in this contract and all other agreements are subject to German law. As Place of jurisdiction will be - as far as legally permissible - the registered office of DK-Investment Consulting agreed.

Summonable address:

DK-Investment Consulting  
Danijal Kadiric  
Mörikestraße 32  
75323 Bad Wildbad

#### § 22 Severability clause

Are or are individual provisions of the subscription contract or the AGB ineffective, then the validity of the remaining provisions thereof remains untouched. Instead, the parties undertake to agree a provision that is as close as possible to the omitted provision. The same applies to loopholes in the regulations.

#### § 23 Notice of risk and exclusion of liability

All information on the websites of DK-Investment Consulting contact to customers and non-customers alike. The services that the customer the web pages, but are expressly not directed to persons in countries that do not allow the provision or retrieval of the content posted therein prohibit, in particular not to US persons within the meaning of the Regulation of the US Securities Act of 1933 and Internet users in the United Kingdom, Northern Ireland, Canada and Japan. Each user is responsible for his or her own to inform about any restrictions before accessing the Internet pages and to comply with them.

The information provided on these websites, as well as in all stock exchange services, seminars or webinars, stock market or business information, prices, Indices, prices, news, market data and other general Market information serves only to inform and support your independent investment decision. The above information is provided by no concrete recommendations to buy, hold or sell a financial product and do not constitute a basis for individual advice or Information relationship. They are not legal, tax or other advice and cannot replace one. Before the customer investment decisions, he should carefully consider the opportunities and risks associated with and risks of the investment.

It must always be borne in mind that listed securities may in part are subject to considerable price fluctuations and risks. From this reason cannot be held liable for financial losses resulting from the use of of the explanations for the own investment decision, be guaranteed.

Before the user makes investment decisions, he should carefully informed about the opportunities and risks of the investment. At In case of doubt, please contact your investment advisor or bank. From a positive performance of a financial product in the past can under no circumstances be concluded for future earnings. The figures shown on the Information published on the DK-Investment Consulting website may not contain all the information required for a decision information. We give our opinion to the best of our knowledge and belief the performance of the underlying asset, but can never predict with certainty and in advance. The editorship or management of the coaching/ seminar/ Webinars obtains information from sources that they consider to be trustworthy and considered. A guarantee regarding the quality and truthfulness of these However, information cannot be transferred. Readers as well as coaching/seminar/webinar participants who, due to the make investment decisions or transactions on the basis of the content published and act entirely at their own risk and on their own responsibility. Risk. DK-Investment Consulting assumes no liability for the granted Information. In particular, DK-Investment Consulting refers to the for transactions in futures, options, derivatives and financial instruments are particularly exposed to high risks. Trading with futures or derivatives is a financial futures transaction. The considerable opportunities are opposed by corresponding risks, which not only result in a total loss of the capital employed, but losses in excess of this amount will result in can pull. For this reason, this type of business requires more in-depth Knowledge of these financial products, the securities markets, securities trading techniques and strategies. Only consumers who have received the information pursuant to § 37d WpHG from banks and savings banks Brochure "Basic Information on Financial Futures" available read and understood and the form "Important information about Loss risks in financial futures" read and signed are entitled to participate in trading with warrants and other securities to participate in financial futures transactions. The customer nevertheless trades on at your own risk and peril. DK-Investment Consulting assumes no liability for the content of external Left. For the content of the linked pages, only the operators of these pages are responsible. A liability for the contents of such Internet pages is are excluded to the extent permitted by law. Due to the technical circumstances, an uninterrupted availability of the services on the Internet cannot be guaranteed. DK-Investment Consulting assumes no liability for the services provided. Stock exchange or economic information, rates, indices, prices, news, Market data and other general market information. These are presented in in no way a call for individual or general replication, not even tacitly, dar. commercial suggestions or otherwise information does not constitute an invitation to buy or sell securities or derivative financial products, but rather press the only the subjective opinion of the author. A liability for direct and indirect consequences of the published contents is therefore excluded.

## § 24 Storage of the contract text

§ 24.1 The Customer may modify the text of the contract before submitting the request to the Print out salesperson.

§ 24.2 DK-Investment Consulting will also send the customer a Confirmation with all request data to the e-mail address provided by him. With the confirmation the customer also receives a copy of the AGB together with the revocation instruction.

Status: April 2020