### Introduction

**Welcome to Zscoo**

Thank you for choosing Zscoo. These Terms of Service ("Terms") govern your use of the Zscoo website, services, and applications (collectively, the "Services"). By accessing or using our Services, you agree to be bound by these Terms and all terms incorporated by reference.

**Acceptance of the Terms**

Your use of our Services constitutes your agreement to these Terms. If you do not agree to these Terms, you must not access or use our Services. Please read these Terms carefully as they contain important information about your legal rights, remedies, and obligations. These include various limitations and exclusions, and a clause that governs the jurisdiction and venue of disputes.

By using the Services, you confirm that you are at least the age of majority in your place of residence and you have given us your consent to allow any of your minor dependents to use this site where applicable.

**Changes to the Terms**

Zscoo reserves the right to modify or replace these Terms at any time at our sole discretion. If we make changes that are material, we will let you know by posting on our site, through the Services, or by sending you an email or other communication before the changes take effect. The notice will designate a reasonable period after which the new terms will take effect. If you disagree with our changes, then you should stop using our Services within the designated notice period. Your continued use of our Services will be subject to the new Terms.

### Definitions

In the context of these Terms of Service, the following terms are defined as follows:

**"Service"** refers to the applications, websites, content, products, and services controlled, operated, and provided by Zscoo.

**"User"** refers to any individual who accesses or uses the Service, regardless of the activities undertaken or the level of participation.

**"Member"** refers to a User who creates an account with Zscoo, which may provide access to additional features and functionalities not available to non-member Users.

**"Subscriber"** refers to a Member who has entered into a subscription agreement with Zscoo for access to specific paid features or services offered by Zscoo.

**"Content"** encompasses all forms of data, text, software, scripts, graphics, photos, sounds, music, videos, audiovisual combinations, interactive features, and other materials you may view on, access through, or contribute to the Service.

**"Personal Data"** means any information that relates to an identified or identifiable individual, as defined under applicable data protection laws.

**"Affiliate"** means an entity that directly or indirectly controls, is controlled by, or is under common control with Zscoo, where "control" means having more than fifty percent (50%) of the voting stock or other ownership interest or the majority of the voting rights of such entity.

**"Third-party"** refers to any party other than Zscoo and its Users, including but not limited to third-party websites, services, and applications.

These definitions are intended to help clarify terms that are used frequently throughout this document and are critical to understanding the rights, obligations, and limitations that apply to all parties involved in using the Zscoo Service.

### Account Registration and Use

**Conditions for Account Registration**

To use certain features of the Zscoo services, you must register for an account. When registering an account, you agree to:

* **Provide Accurate Information**: You must provide true, accurate, current, and complete information about yourself as prompted by the registration forms. You must also update this information to keep it true, accurate, current, and complete.
* **Age Requirement**: You affirm that you are at least the age of majority in your jurisdiction or have legal parental or guardian consent to enter into these Terms and use the Zscoo services.
* **Account Types**: Depending on the services chosen, different account types may be available, each with different conditions and access to specific functionalities.

**User Responsibilities**

As a user of Zscoo, you are responsible for your actions in relation to your account and the services, including:

* **Compliance with Terms**: You must comply with all the terms outlined in this document and other policies and guidelines provided by Zscoo.
* **Activity Under Your Account**: You are responsible for all activity that occurs under your account, whether or not you authorized that activity. You should immediately notify Zscoo of any unauthorized use of your account.

**Account Security Responsibilities**

Maintaining the security of your account is crucial. You agree to:

* **Keep Your Password Confidential**: You are responsible for safeguarding the password that you use to access the services and for any activities or actions under your password. Zscoo encourages using "strong" passwords (passwords that use a combination of upper and lower case letters, numbers, and symbols).
* **Notify of Breach**: You must notify Zscoo immediately upon becoming aware of any breach of security or unauthorized use of your account.
* **Security Measures**: Take reasonable measures to secure your account, including logging out after using the services and ensuring that your personal information is secure.

**Account Termination and Suspension**

Zscoo reserves the right to suspend or terminate your account if any information provided during registration is found to be inaccurate, not current, or incomplete, or if Zscoo believes that your actions may cause legal liability for you, our users, or us.

### Services Provided

**Description of Services Offered by Zscoo**

Zscoo offers a comprehensive suite of financial analytics tools designed to empower traders and investors with actionable insights. Our services include:

* **Quantitative Analysis Tools**: Advanced algorithms that analyze market data to provide forecasts and trading insights.
* **Personalized Dashboards**: Customizable interfaces where users can monitor various financial indicators and manage their portfolios.
* **Automated Trading Solutions**: Systems that execute trades based on pre-defined criteria without the need for manual intervention.
* **Educational Resources**: Courses, webinars, and articles designed to enhance users' understanding of financial markets and quantitative trading techniques.
* **Community Features**: Forums and discussion panels where users can exchange ideas and strategies with fellow traders.

**User Eligibility Requirements**

To ensure the responsible use of Zscoo’s services, certain eligibility requirements must be met:

* **Age**: Users must be at least 18 years of age or the age of majority in their jurisdiction, whichever is higher.
* **Legal Capacity**: Users must have the legal capacity to enter into binding contracts.
* **Account Verification**: Users may be required to undergo a verification process to access certain features, especially those involving financial transactions.

**User Restrictions**

The following restrictions are placed on the use of Zscoo’s services:

* **Geographic Restrictions**: Due to regulatory reasons, Zscoo’s services may not be available in certain jurisdictions.
* **Professional Requirements**: Some services, particularly those involving high-level quantitative tools, may require users to demonstrate adequate knowledge or professional experience in finance or trading.
* **Account Type Restrictions**: Certain advanced features may be available only to users who have premium or professional accounts.

**Right to Modify Services**

Zscoo reserves the right to modify, enhance, or terminate any services offered, at any time, without prior notice. This may include adding new functionalities, removing outdated features, or adjusting the availability of certain services based on market demand or regulatory changes.

### Prohibited Activities

**List of Prohibited Actions and Behaviors**

To maintain the integrity and functionality of Zscoo’s services, users are prohibited from engaging in the following actions:

* **Illegal Activities**: Any activities that violate local, state, national, or international laws.
* **Fraudulent Actions**: Engaging in fraud, including deception, misrepresentation, or impersonation.
* **Abuse and Harassment**: Sending or displaying forms of harassment, abuse, or hate speech; or publishing or sharing others' private information without their consent.
* **Unauthorized Access**: Attempting to access or search the services or other user accounts through the use of automated methods or unauthorized means (e.g., hacking, data mining).
* **Interference with Services**: Interfering with or disrupting the integrity or performance of the services or the data contained therein.
* **Malware and Viruses**: Introducing malware, viruses, or any other malicious code designed to affect the operation of any computer software or hardware.
* **Intellectual Property Violations**: Infringing upon the intellectual property rights of others, including pirating or unauthorized copying of software or other protected content.
* **Market Manipulation**: Engaging in market manipulation activities such as pump and dump schemes, spoofing, or layering.

**Consequences of Engaging in Prohibited Activities**

Engaging in prohibited activities can lead to severe consequences, including:

* **Immediate Termination**: Immediate termination of your account without notice.
* **Legal Action**: Legal action taken by Zscoo or third parties affected by the violation, which could include civil or criminal penalties.
* **Fines and Damages**: Responsibility for fines and damages resulting from the violation.
* **Suspension of Services**: Temporary suspension of access to the services while investigations take place.
* **Permanent Ban**: Permanent prohibition from using Zscoo’s services in the future.

**Reporting Prohibited Activities**

Zscoo encourages users to report any activities or behaviors that they believe may violate these terms. Reports can be made directly through the platform’s interface or by contacting our support team.

### User Content

**Ownership and Rights Over User-Generated Content**

When you create, upload, post, send, receive, or store content using Zscoo's services, you retain ownership of any intellectual property rights that you hold in that content. By providing content to or through the service, you grant Zscoo and our affiliates a worldwide, royalty-free, sublicensable, and transferable license to use, reproduce, modify, adapt, publish, translate, create derivative works from, distribute, publicly perform, and display your content in connection with the operation of the services. This license for such limited purposes continues even after you stop using our services, but this does not grant Zscoo the license to sell your content or otherwise distribute it outside of our services without your permission.

**User Responsibilities for Their Content**

As a user of Zscoo's services, you are responsible for your content. This includes ensuring that:

* **Legality**: Your content does not violate the law or infringe the rights of any other person or entity. You must not transmit content that you do not have permission to post, including proprietary content of a third party such as copyrights, trademarks, or other intellectual property rights.
* **Accuracy**: Your content is accurate (where it states facts) or genuinely held (where it states opinions).
* **Non-Harmful**: Your content is not defamatory, obscene, offensive, hateful or inflammatory. It does not promote violence or discrimination based on race, sex, religion, nationality, disability, sexual orientation, or age.
* **No Malware**: You must not upload content that contains viruses, malware, or any other malicious code designed to affect the operation of any computer software or hardware adversely.

**Consequences for Breach**

Failure to comply with these responsibilities can lead to the immediate removal of your content, suspension of your account, legal action against you, and liability for any losses incurred by Zscoo or its users.

**Content Review**

Zscoo does not routinely review user-generated content, but we reserve the right to remove or refuse to distribute any content on our services, to suspend or terminate users, and to reclaim usernames without liability to you. We also have the right to access, read, preserve, and disclose any information as we reasonably believe is necessary to:

* Satisfy any applicable law, regulation, legal process, or governmental request.
* Enforce these Terms, including investigation of potential violations.
* Detect, prevent, or otherwise address fraud, security, or technical issues.
* Respond to user support requests.
* Protect the rights, property, or safety of Zscoo, our users, and the public.

### Intellectual Property Rights

**Ownership of Materials Provided by Zscoo**

All materials provided by Zscoo, including but not limited to software, images, text, graphics, logos, patents, trademarks, service marks, copyrights, sound bites, video clips, and other material ("Zscoo Content"), are owned by or licensed to Zscoo. These materials are protected by copyright, trademark, patent, trade secret, and other intellectual property or proprietary rights laws. Zscoo retains all rights not expressly granted under these Terms of Service.

**User’s License to Use Zscoo’s Intellectual Property**

Zscoo grants you a limited, non-exclusive, non-transferable, and revocable license to access and use the Zscoo Content for the purpose of enabling you to use and enjoy the benefits of Zscoo’s services, strictly in accordance with these Terms. This license is for the sole purpose of enabling you to use and enjoy the benefit of the services as provided by Zscoo, in the manner permitted by these Terms.

**Prohibited Uses**

You may not use, copy, adapt, modify, prepare derivative works based upon, distribute, license, sell, transfer, publicly display, publicly perform, transmit, broadcast or otherwise exploit the Zscoo Content, services or any portion thereof, except as expressly permitted in these Terms. No licenses or rights are granted to you by implication or otherwise under any intellectual property rights owned or controlled by Zscoo or its licensors, except for the licenses and rights expressly granted in these Terms.

**Protection and Enforcement of Intellectual Property**

Zscoo actively protects its intellectual property rights to the fullest extent of the law. Zscoo will maintain the right to take legal action against any infringement or breach of its intellectual property rights, including the seeking of injunctive relief, damages, and recourse to any applicable legal mechanisms.

**User-Generated Content and Intellectual Property**

While you retain all rights in your user-generated content, by submitting or posting content on or through the Zscoo services, you grant Zscoo a worldwide, perpetual, irrevocable, royalty-free license to use, reproduce, modify, perform, display, distribute, and otherwise disclose to third parties the content for the purposes of operating and providing the services.

### Payment Terms

**Subscription Plans and Payment Terms**

Zscoo offers various subscription plans tailored to meet the diverse needs of our users. The specific details of each plan, including the services offered, the cost, payment intervals, and any other pertinent terms, are outlined clearly on our subscription page.

* **Payment Methods**: We accept payments through credit cards, PayPal, and other digital payment platforms specified on our payment page.
* **Billing Cycle**: The billing cycle is typically on a monthly or annual basis, depending on the subscription plan chosen by the user. Users receive a clear and concise statement each billing period, outlining charges and upcoming payment dates.
* **Automatic Renewal**: Subscriptions automatically renew at the end of each billing cycle unless the user cancels the service. Users will be notified in advance of any renewals and can opt out of automatic renewal through their account settings.

**Refund and Cancellation Policies**

* **Free Trial**: Zscoo may offer a free trial period for new users. Users must cancel their subscription before the end of the free trial period to avoid being charged the subscription fee.
* **Cancellation**: Users can cancel their subscriptions at any time. Instructions for canceling are provided in the user account settings. Cancellations will take effect at the end of the current billing cycle, and users will have access to the service until then.
* **Refunds**: Refunds are generally not provided for any subscriptions, except in the case of a service malfunction or failure, or where required by applicable law. Any exceptions to this policy will be clearly stated at the time of purchase.
* **Changes to Subscription Plans**: Zscoo reserves the right to modify, terminate, or otherwise amend our offered subscription plans. Users will be notified in advance of any changes to their subscriptions or billing terms.

**Late Payments and Non-Payments**

* **Late Payments**: Users are expected to make timely payments according to the billing cycle. Late payments may result in a temporary suspension of service until all dues are cleared.
* **Non-Payment**: Failure to settle overdue payments may result in the termination of the subscription. Users will be given prior notice and an opportunity to address any payment issues before the service is terminated.

### Termination and Suspension

**Conditions for Termination**

Both users and Zscoo may terminate an account and discontinue use of the services under the following conditions:

* **By the User**: Users may terminate their account at any time through their account settings. This action can be taken for any reason, including but not limited to dissatisfaction with the service, a decision to no longer use the service, or personal reasons.
* **By Zscoo**: Zscoo reserves the right to terminate or suspend a user's account for reasons including, but not limited to:
	+ Violation of the Terms of Service or other policies.
	+ Engaging in illegal or fraudulent activities.
	+ Failure to pay subscription fees.
	+ Actions that cause harm or have the potential to cause harm to Zscoo, other users, or third parties.

**Process of Suspension and Termination**

* **Notice**: In most cases, Zscoo will provide notice to the user of the intent to terminate or suspend the account, detailing the reasons and any potential remedies the user may have to avoid termination.
* **Immediate Termination**: In cases where continuing the account poses a legal or security risk to Zscoo, other users, or third parties, immediate termination may occur without prior notice.
* **Account Deactivation**: Upon termination, the user's account will be deactivated, and access to services will be revoked.

**Consequences of Suspension or Termination**

* **Access**: Users whose accounts have been terminated or suspended will lose access to their accounts and all related data.
* **Data Retention**: Following termination, personal data will be retained or deleted in accordance with Zscoo's Data Retention Policy and applicable laws.
* **Financial Obligations**: Users are required to settle any outstanding financial obligations before account termination. Refunds, if applicable, will be processed according to the terms outlined in the Payment Terms section.

**Appeal Process**

* **Reinstatement**: Users may appeal a suspension or termination decision by contacting Zscoo support. The appeal must clearly outline the basis for contesting the suspension or termination.
* **Review**: Zscoo will review the appeal and make a determination based on the merits of the case, the user's history, and the severity of the violation.

### Disclaimers and Limitations of Liability

**Disclaimers of Warranties**

Zscoo provides its services on an "as is" and "as available" basis without any warranties of any kind, express or implied, including but not limited to warranties of merchantability, fitness for a particular purpose, and non-infringement. Specifically, Zscoo does not guarantee:

* **Service Availability**: That the services will always be available, uninterrupted, timely, secure, or free from errors.
* **Data Accuracy**: The accuracy, reliability, or completeness of any information obtained through the services.
* **Error Correction**: That any defects or errors in the services will be corrected.
* **Harm to Your Systems**: That the service or the server that makes it available are free of viruses or other harmful components.

Zscoo expressly disclaims any duty to update or revise the materials on the services, although Zscoo may modify the content at any time without notice. Your use of the services is at your sole risk, and you assume full responsibility for any costs associated with your use of the services. Zscoo shall not be liable for any damages of any kind related to your use of the services.

**Limitation of Liability**

To the fullest extent permitted by law, Zscoo, its affiliates, officers, directors, employees, agents, suppliers, or licensors will not be liable for any indirect, incidental, special, consequential, or punitive damages, or any loss of profits or revenues, whether incurred directly or indirectly, or any loss of data, use, goodwill, or other intangible losses, resulting from:

* **Your Access to or Use of or Inability to Access or Use the Services**;
* **Any Conduct or Content of Any Third Party on the Services**;
* **Any Content Obtained from the Services**;
* **Unauthorized Access, Use, or Alteration of Your Transmissions or Content**, whether based on warranty, contract, tort (including negligence) or any other legal theory, whether or not Zscoo has been informed of the possibility of such damage, and even if a remedy set forth herein is found to have failed its essential purpose.

**Exception**: Some jurisdictions do not allow the exclusion of certain warranties or the exclusion or limitation of liability for consequential or incidental damages, so the limitations above may not apply to you.

### Indemnification

**User Responsibilities for Indemnification**

You agree to indemnify, defend, and hold harmless Zscoo, its affiliates, officers, directors, employees, agents, licensors, and suppliers from and against any claims, liabilities, damages, judgments, awards, losses, costs, expenses, or fees (including reasonable attorneys' fees) arising out of or relating to:

* **Your Violation of These Terms**: Any breach of these Terms of Service or the documents they incorporate by reference.
* **Your Content**: The content you provide or submit through our services, including any claims involving infringement of third-party rights, or claims of libel or privacy violations.
* **Your Use of the Services**: Your use of or connection to our service, including any activities conducted under your account by someone else.
* **Your Interaction with Other Users**: Any dispute or interaction between you and any other user of Zscoo’s services.
* **Violation of Laws**: Any violation of applicable laws, regulations, or rights of another person or entity in connection with your use of the services.

**Procedure for Indemnification**

In the event of any claim against you that, if true, would constitute a breach of these Terms, we will:

* **Notify You**: Provide you with notice of such claim, although the failure to provide such notice will not relieve you of your indemnity obligations unless and until you can demonstrate that the lack of notice prejudices your ability to defend the claim.
* **Cooperate with You**: Provide reasonable cooperation, at your expense, in the defense of such claim.
* **Allow You to Control the Defense**: Allow you to control the defense and settlement of the claim, provided that you may not settle any claim unless the settlement unconditionally releases Zscoo of all liability without Zscoo’s prior written consent.

**Limitations on Indemnification**

While you are obliged to indemnify Zscoo, in no event may you settle any claim without Zscoo’s prior written consent. Zscoo retains the right to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, and in such a case, you agree to cooperate with Zscoo’s defense of such claim.

### General Provisions

**Governing Law**

These Terms of Service and any separate agreements whereby we provide you Services shall be governed by and construed in accordance with the laws of [State/Country], without regard to its conflict of law provisions.

**Jurisdiction**

You agree that any legal action or proceeding between you and Zscoo related to these Terms of Service will be brought exclusively in the federal or state courts located in [Specific City, State/Country], and you hereby consent to the personal jurisdiction and venue in such courts.

**Severability**

If any provision of these Terms of Service is held to be unlawful, void, or for any reason unenforceable, then that provision will be deemed severable from these Terms and will not affect the validity and enforceability of any remaining provisions. This does not affect any non-waivable statutory rights that apply to you.

**Waiver**

No waiver of any term, provision or condition of these Terms of Service, whether by conduct or otherwise, in any one or more instances, shall be deemed to be, or shall constitute, a waiver of any other term, provision or condition hereof, whether or not similar, nor shall such waiver constitute a continuing waiver of any such term, provision or condition hereof. No waiver shall be binding unless executed in writing by the party making the waiver.

**Force Majeure**

Zscoo shall not be liable for any failure to perform its obligations hereunder where such failure results from any cause beyond Zscoo’s reasonable control, including, without limitation, mechanical, electronic or communications failure or degradation.

**Assignment**

You may not assign, transfer or sublicense these Terms of Service without the prior written consent of Zscoo. Zscoo may assign, transfer or delegate any of its rights and obligations hereunder without consent.

**Entire Agreement**

These Terms of Service constitute the entire agreement between you and Zscoo regarding the use of the Zscoo Services, superseding any prior agreements between you and Zscoo related to your use of the Services (including, but not limited to, any prior versions of the Terms of Service).

**Amendments**

We reserve the right to amend or replace these Terms at any time. If we make changes, we will post the revised Terms on our website and update the “Last Updated” date. By continuing to use our Services after these changes are made, you agree to be bound by the revised Terms.