



# MY FINANCE FOUNDATION

*Where Funding Meets Future*

# TERMS & CONDITIONS

User Agreement & Service Terms

## Effective Date

02-Feb-2026

## Document Version 1.0

UK Registered Foundation · Companies House Certified

[myfinancefoundation.com](https://myfinancefoundation.com)

[info@myfinancefoundation.com](mailto:info@myfinancefoundation.com) · [support@myfinancefoundation.com](mailto:support@myfinancefoundation.com)

---

# Table of Contents

Quick navigation through our terms and conditions

---

§1	Acceptance & Eligibility	3
§2	Services Provided	3
§3	User Responsibilities	4
§4	Payment Terms	4
§5	Scholarship Terms	5
§6	Refund Policy Summary	6
§7	User Conduct & Prohibited Activities	6
§8	Intellectual Property	7
§9	Disclaimers & Limitation of Liability	7
§10	Termination	8
§11	Governing Law & Disputes	8
§12	Modifications & Contact	8

**About This Agreement:** These Terms and Conditions ("Terms") constitute a legal agreement between you ("User", "Student") and My Finance Foundation ("MFF", "we", "us", "our"). By accessing or using our services, website (myfinancefoundation.com), or application portal, you agree to be bound by these Terms.

**Governing Jurisdiction:** These Terms are governed by the laws of the United Kingdom. Any disputes shall be subject to the exclusive jurisdiction of UK courts.

---

# Acceptance & Eligibility

## Section 1 — Agreement to terms and eligibility criteria

---

### TC#1.1 — Acceptance of Terms

By creating an account, accessing our portal, or using any of our services, you acknowledge that you have read, understood, and agree to be bound by these Terms and our Privacy Policy. If you do not agree, you must not use our services.

### TC#1.2 — Eligibility

- **TC#1.2.1 — Age Requirement:** You must be at least 17 years of age to create an account and use our services.
  - **TC#1.2.2 — Legal Capacity:** You must have the legal capacity to enter into binding contracts in your jurisdiction.
  - **TC#1.2.3 — Accurate Information:** You must provide accurate, current, and complete information during registration and throughout your use of our services.
  - **TC#1.2.4 — Educational Background:** You should have completed (or be completing) academic qualifications relevant to UK university admission criteria.
- 

# Services Provided

## Section 2 — Description of MFF services and plans

---

### TC#2.1 — Service Description

My Finance Foundation provides educational consultancy services including: university application assistance, scholarship facilitation, document review, visa guidance, and pre-departure support for international students seeking UK education.

### TC#2.2 — Plan Options

- **TC#2.2.1 — Free Assessment (£0):** Eligibility assessment, course recommendations, brief counselling (15 min), welcome resources.
- **TC#2.2.2 — Basic Plan (£75):** 2-4 university applications, personal counsellor, SOP review, document verification, application tracking.
- **TC#2.2.3 — Premium Plan (£195):** 5-7 university applications, Double Scholarship opportunity, senior counsellor, complete visa guidance, accommodation help, airport pickup coordination, UK settlement support.

### TC#2.3 — Service Limitations

While we strive for the best outcomes, MFF cannot guarantee specific outcomes such as admission to a particular university, scholarship awards, or visa approval, as these decisions rest solely with universities and UK Visas and Immigration (UKVI).



---

# User Responsibilities

## Section 3 — Your obligations as a user

---

### TC#3.1 — Account Security

- **TC#3.1.1 — Credentials:** You are responsible for maintaining the confidentiality of your account credentials (username/password).
- **TC#3.1.2 — Unauthorised Access:** You must immediately notify us of any unauthorised access or security breach.
- **TC#3.1.3 — Sharing Prohibited:** You may not share your account with others. Each account is for a single user only.

### TC#3.2 — Information Accuracy

You agree to provide accurate, complete, and truthful information. Submitting false information, forged documents, or fraudulent academic records will result in immediate termination of services without refund and may result in legal action.

### TC#3.3 — Communication

You must respond to communications from MFF in a timely manner. Failure to respond within reasonable timeframes (typically 7 days) may result in application delays or dismissal.

---

# Payment Terms

## Section 4 — Pricing, payment processing, and financial obligations

---

### TC#4.1 — Plan Fees

All plan fees are payable in advance and in British Pounds (GBP). Current plan fees are:

- **TC#4.1.1 — Free Assessment:** £0 — no charge
- **TC#4.1.2 — Basic Plan:** £75 (one-time payment)
- **TC#4.1.3 — Premium Plan:** £195 (one-time payment)

### TC#4.2 — Payment Processing

Payments are processed through Stripe, a PCI-DSS compliant payment processor. We do not store your full payment card details on our servers. By making payment, you authorise the charge to your selected payment method.

### TC#4.3 — Additional Fees

- **TC#4.3.1 — Service Connection Fee:** A £200 service fee may apply for foundation-donor connection services (Double Scholarship cases).
- **TC#4.3.2 — Voucher Extensions:** £195 per extension (up to 2 extensions allowed per voucher).
- **TC#4.3.3 — Reopening Fee:** £195 for reopening dismissed applications (refundable if scholarship not secured).
- **TC#4.3.4 — Taxes:** Where applicable, taxes (VAT) are inclusive of stated prices unless otherwise noted.



---

# Scholarship Terms

Section 5 — Double Scholarship Programme conditions

---

## TC#5.1 — Eligibility

Double Scholarship is exclusively available to Premium Plan members (£195). Eligibility is determined based on academic merit, financial need, and other criteria assessed case-by-case.

## TC#5.2 — Award Discretion

Scholarship awards are at the sole discretion of MFF and our donor partners. Submitting an application does not guarantee an award. Award amounts vary based on individual circumstances.

## TC#5.3 — Disbursement Conditions

- **TC#5.3.1 — Direct to University:** Scholarship funds are disbursed directly to the university, not to the student.
- **TC#5.3.2 — Academic Performance:** Recipients must maintain satisfactory academic performance and comply with university regulations.
- **TC#5.3.3 — Misconduct:** Academic misconduct, insufficient attendance, or illegal activities may result in scholarship termination.

## TC#5.4 — Important UK Compliance Note

**Under UK laws, international students are not permitted to receive public funds or donations without proper authorisation from UKVI.** Students must not disclose donation-related funding to universities without first obtaining written permission from UKVI. Failure to comply may result in payment reversal, scholarship cancellation, or visa complications, for which MFF will not be held responsible.

---

## Refund Policy Summary

Section 6 — Conditions under which refunds are issued

---

### TC#6.1 — Non-Refundable Policy

Plan fees are **non-refundable** once the application process begins. Refunds are only available in specific circumstances outlined below.

### TC#6.2 — Refund Eligibility

- **TC#6.2.1 — Service Failure:** Refund if MFF cannot deliver the promised services.
- **TC#6.2.2 — Pre-Application:** Refund within 3-5 days if application has not yet started.
- **TC#6.2.3 — Voucher Failure:** If MFF cannot facilitate payment to chosen university, both plan fee and additional payment refunded within 2-3 weeks.
- **TC#6.2.4 — Reopening Fee:** £195 reopening fee refundable if scholarship/foundation support not secured.

**Note:** For complete refund details, terms, and timelines, please refer to our Privacy Policies document (sections AP#003, FV#001-FV#003, DS#011).

---

## User Conduct & Prohibited Activities

Section 7 — Rules governing user behaviour

---

### TC#7.1 — Prohibited Activities

You agree NOT to:

- **TC#7.1.1 — Fraudulent Behaviour:** Provide false information, forged documents, or fraudulent academic records.
- **TC#7.1.2 — Misuse:** Use our services for any unlawful purpose or in violation of any laws.
- **TC#7.1.3 — System Abuse:** Attempt to gain unauthorised access to our systems, hack, or interfere with security.
- **TC#7.1.4 — Impersonation:** Impersonate another person or misrepresent your identity.
- **TC#7.1.5 — Spam/Harassment:** Send spam, harass our staff, or engage in abusive behaviour.
- **TC#7.1.6 — Intellectual Property Violation:** Copy, reproduce, or distribute MFF content without permission.

### TC#7.2 — Consequences

Violation of these conduct rules may result in immediate account termination, forfeiture of fees paid, and legal action where appropriate.

---

# Intellectual Property

*Section 8 — Ownership of content and materials*

---

## TC#8.1 — MFF Property

All content on our website and portal — including text, graphics, logos, images, software, design — is the property of My Finance Foundation or its licensors and is protected by UK and international copyright laws.

## TC#8.2 — Limited Licence

We grant you a limited, non-exclusive, non-transferable, revocable licence to use our services for your personal, non-commercial use only. You may not reproduce, distribute, modify, or create derivative works without our express written consent.

## TC#8.3 — User Submissions

By submitting content (documents, photos, SOPs) to MFF, you grant us a non-exclusive licence to use such content for the purpose of providing our services to you. You retain ownership of your submitted content.

---

# Disclaimers & Limitation of Liability

*Section 9 — Limits on MFF's legal responsibility*

---

## TC#9.1 — Service "As Is"

Our services are provided "as is" and "as available" without warranties of any kind. While we strive for excellence, we do not guarantee specific outcomes such as admission, scholarship awards, or visa approval.

## TC#9.2 — Limitation of Liability

To the maximum extent permitted by law, MFF shall not be liable for: (a) indirect, incidental, special, or consequential damages; (b) loss of opportunity, profits, or expected earnings; (c) issues arising from third-party services (universities, UKVI, payment processors); (d) student-caused delays or rejections; (e) loss arising from incorrect information provided by the user.

## TC#9.3 — Maximum Liability

Our total liability for any claims arising from these Terms or your use of our services shall not exceed the total amount you paid to MFF in the 12 months preceding the claim.

## TC#9.4 — Third-Party Decisions

Decisions made by universities (admission), donors (scholarship), and UKVI (visa) are independent and not controlled by MFF. We are not liable for negative outcomes from these third parties.



---

# Termination

*Section 10 — Conditions under which the agreement may end*

---

## TC#10.1 — Termination by User

You may terminate your account at any time by contacting [support@myfinancefoundation.com](mailto:support@myfinancefoundation.com). Termination does not entitle you to a refund unless eligible under our refund policy.

## TC#10.2 — Termination by MFF

We may terminate or suspend your account immediately, without prior notice, for:

- **TC#10.2.1 — Breach:** Violation of these Terms or our policies.
- **TC#10.2.2 — Fraud:** Suspected fraud, misrepresentation, or illegal activities.
- **TC#10.2.3 — Inactivity:** Free accounts: 15-day upgrade deadline missed.
- **TC#10.2.4 — Non-Payment:** Failure to pay applicable fees.

## TC#10.3 — Effects of Termination

Upon termination, your access to our services will cease. We may retain certain information as required by law or for legitimate business purposes (see Privacy Policy).

---

# Governing Law & Disputes

*Section 11 — Legal framework and dispute resolution*

---

## TC#11.1 — Governing Law

These Terms are governed by and construed in accordance with the laws of the United Kingdom, without regard to its conflict of law principles.

## TC#11.2 — Jurisdiction

Any disputes arising from or relating to these Terms shall be subject to the exclusive jurisdiction of the courts of the United Kingdom.

## TC#11.3 — Dispute Resolution

Before initiating legal action, parties agree to attempt good-faith resolution through direct communication with our support team. If unresolved within 30 days, parties may proceed with formal dispute resolution.

## TC#11.4 — Consumer Rights

Nothing in these Terms limits your statutory consumer rights under UK consumer protection laws.

---

# Modifications & Contact

Section 12 — Changes to terms and contact information

---

## TC#12.1 — Modifications

We reserve the right to modify these Terms at any time. Significant changes will be notified to users via email and prominent notice on our website. Continued use after modifications constitutes acceptance of the new Terms.

## TC#12.2 — Severability

If any provision of these Terms is found to be unenforceable, the remaining provisions shall continue in full force and effect.

## TC#12.3 — Entire Agreement

These Terms, together with our Privacy Policies, constitute the entire agreement between you and MFF regarding our services.

## TC#12.4 — Contact Information

For any questions about these Terms, please contact us:

- **General Inquiries:** [info@myfinancefoundation.com](mailto:info@myfinancefoundation.com)
- **Customer Support:** [support@myfinancefoundation.com](mailto:support@myfinancefoundation.com)
- **Contact Team:** [contact@myfinancefoundation.com](mailto:contact@myfinancefoundation.com)
- **Payments:** [payments@myfinancefoundation.com](mailto:payments@myfinancefoundation.com)
- **Website:** [myfinancefoundation.com](https://myfinancefoundation.com)

---

*By using our services, you acknowledge that you have read, understood, and agreed to these Terms and Conditions. These Terms are effective as of the date stated on the cover page and supersede all previous versions.*

Document Version: 1.0 | Effective Date: 02-Feb-2026 | Last Updated: 02-Feb-2026