SimpleFX Academy Terms of Use

Last updated: 23.10.2026

1. About these Terms

1.1. These Terms of Use (the "Terms") govern your access to and use of SimpleFX Academy, available at simplefxacademy.com (the "Academy"). The Academy is operated by 8TECH PA LLC, company number 0004-IBC-2026, with its registered address at Central Street, Kunaisa Bldg., Nurrá-Wala-Mortí, Kuna de Wargandí Territory, Republic of Panama ("SimpleFX", "we", "us" or "our"). 8TECH PA LLC is part of SimpleFX Group.

1.2. By accessing or using the Academy, you agree to these Terms and to our Academy Privacy Policy. If you do not agree, do not use the Academy.

1.3. Your SimpleFX account and any trading services are governed separately by the SimpleFX Customer Agreement and other documents published on simplefx.com (https://simplefx.com/legal-documents). These Terms do not change those documents. If these Terms conflict with the Customer Agreement on a matter relating to your SimpleFX account, the Customer Agreement prevails.

2. Educational purpose only

2.1. The Academy provides general educational content about financial markets and trading, including articles, quizzes, a glossary, tutorials and video courses. All content is provided for educational and informational purposes only.

2.2. Nothing in the Academy constitutes investment, financial, legal or tax advice, a personal recommendation, or an inducement or solicitation to buy or sell any financial instrument or to engage in any trading or investment activity. The content does not take into account your personal circumstances, objectives or knowledge. Examples, figures and scenarios shown in the Academy are for illustration only and do not indicate expected or future results. Past performance is not a reliable indicator of future results.

2.3. The Academy is not intended as marketing or promotion of SimpleFX services to citizens or residents of the European Union, the European Economic Area or the United Kingdom. SimpleFX Group is not authorised by any EU authority, EEA National Competent Authority or the United Kingdom, its services are outside the EU and UK regulatory framework, and you will not be covered by the Investor Compensation Fund.

3. Who may use the Academy

3.1. You may use the Academy only if you are at least 18 years old and have full legal capacity in your country of residence.

3.2. You may not use the Academy if you are a citizen or resident of the United States, or a resident of any country where SimpleFX does not provide services under section 1.3 of the SimpleFX Customer Agreement, or of any country where the use of the Academy or participation in its rewards would be contrary to local law or regulation. You are responsible for checking that your use of the Academy is lawful where you live.

3.3. We may restrict access to the Academy, or to particular features such as SFX Coin rewards, in any jurisdiction at our discretion.

4. Your account

4.1. You can browse public parts of the Academy without logging in. To take quizzes, track your progress, earn SFX Coins or receive certificates, you must log in with your SimpleFX account.

4.2. You are responsible for keeping your login details confidential and for all activity under your account. You must not share your account or use another person's account. The rules for opening, holding and closing your SimpleFX account are set out in the Customer Agreement.

5. Academy content

5.1. We prepare Academy content with care, but we do not guarantee that it is complete, accurate or up to date. Markets, products, regulations and platform features change, and content may not reflect the latest position. You should not rely on Academy content as the sole basis for any decision.

5.2. Some content, including video courses, may be translated or voiced using artificial intelligence tools. Where this is the case, we label the content accordingly. AI-translated content may contain errors or inaccuracies.

5.3. References to SimpleFX products, instruments, platform features or trading conditions in the Academy are informational. Availability of any product, feature or trading condition depends on your jurisdiction, your client classification and the terms applicable to your SimpleFX account.

5.4. The Academy includes a link to TiMi, the AI assistant available on simplefx.com. TiMi is a separate service governed by its own terms accessible on the simplefx website (https://simplefx.com/legal-documents). Any output generated by TiMi is not investment advice and is not part of Academy content.

6. Quizzes, SFX Coins and certificates

6.1. The Academy allows logged-in users to take quizzes and, if they meet the conditions below, to receive SFX Coins and certificates (together, "Learning Rewards").

6.2. **Article quizzes.** Articles are accompanied by short quizzes with 54 questions in total. For every 10 correct answers you receive 10 SFX Coins. The maximum number of SFX Coins you can receive from article quizzes is 50 per SimpleFX account. You can answer each question only once. Each answer is final once submitted and cannot be changed.

6.3. **Video courses.** Each video course ends with a quiz of 20 questions. If you answer at least 80% of the questions correctly (16 out of 20), you receive 10 SFX Coins and can generate a certificate of completion for that course. You can take the quiz for each course only once. Each answer is final once submitted and cannot be changed. If you answer fewer than 16 questions correctly, you will not receive SFX Coins or a certificate for that course, but you can still access the course content.

6.4. **No deposit or trading required**. You do not need to make a deposit, trade or buy anything to take quizzes or to receive Learning Rewards in the Academy.

6.5. **Nature of SFX Coins.** SFX Coins are credited to your SimpleFX account, usually on the same day, although in some cases this may take longer. SFX Coin is an internal utility token of the SimpleFX trading platform. It is not listed on any exchange and cannot be withdrawn, exchanged for money or transferred to another person, account or exchange. Holding SFX Coins may give access to benefits on the SimpleFX platform, such as spread cashback, in accordance with the rules published at simplefx.com/sfx-simplefx-coin and the terms applicable to your SimpleFX account. Receiving SFX Coins in the Academy is not a recommendation or an invitation to trade.

6.6. **Certificates**. A certificate confirms only that you completed a particular Academy course and passed its quiz. It is not a professional qualification, licence or accreditation, and it does not confirm your knowledge, experience or suitability for trading. It is not taken into account in any appropriateness or suitability assessment carried out for your SimpleFX account. The certificate shows the name or username associated with your SimpleFX account at the time it is generated, and may therefore include your personal data. Please keep this in mind before sharing your certificate. We may require identity verification (KYC) on your SimpleFX account before a certificate can be generated.

6.7. **Fair use**. Learning Rewards are intended for individual learners. You must not use more than one account, automated tools, scripts, shared answers or any other method to obtain Learning Rewards in a way that is not genuine. If we reasonably believe that Learning Rewards were obtained in breach of these Terms or by fraud or abuse, we may withhold them, reverse SFX Coins already credited, revoke certificates and suspend your access to quizzes.

6.8. Changes to Learning Rewards. We may change, suspend or end Learning Rewards, including the number of questions, pass thresholds and the number of SFX Coins awarded, at any time. Changes do not affect SFX Coins already credited in line with these Terms.

7. Intellectual property

7.1. All Academy content, including texts, videos, graphics, quizzes, logos and the SimpleFX trademarks, is owned by or licensed to SimpleFX Group. We grant you a limited, personal, non-exclusive, non-transferable and revocable right to access and view the content for your own non-commercial

learning.

7.2. You may share your certificate and links to Academy pages. Otherwise, you may not copy, reproduce, distribute, modify, publish, sell or create derivative works from Academy content without our prior written consent.

8. Acceptable use

8.1. When using the Academy, you must not:

- break any applicable law or these Terms;
- attempt to gain unauthorised access to the Academy, other accounts or our systems;
- use bots, scrapers or other automated means to access the Academy or collect its content;
- interfere with the security or proper working of the Academy, including by introducing malicious code;
- use the Academy to send unsolicited communications or to promote third-party products or services;
- use the Academy in any other way that is contrary to its educational purpose or that may harm the Academy, its users or SimpleFX Group.

9. Links to other websites

9.1. The Academy contains links to simplefx.com and to third-party websites and social media. We are not responsible for third-party websites, their content or their privacy practices. Your use of simplefx.com is governed by the terms published there.

10. Disclaimers and limitation of liability

10.1. The Academy is provided on an "as is" and "as available" basis. To the extent permitted by applicable law, we do not give any warranty that the Academy will be uninterrupted, error-free or free of harmful components, or that the content is accurate, complete or fit for any particular purpose.
10.2. To the extent permitted by applicable law, SimpleFX Group is not liable for any loss or damage arising from your use of, or reliance on, the Academy or its content, including any trading or investment losses, loss of profit or indirect or consequential loss. Nothing in these Terms excludes or limits any liability that cannot be excluded or limited under applicable law.

11. Suspension and termination

11.1. We may suspend or end your access to the Academy, or to any of its features, at any time if you breach these Terms, if required by law, or if we decide to stop providing the Academy. Sections of these Terms which by their nature should continue to apply after termination will continue to apply.

12. Changes to these Terms

12.1. We may amend these Terms, in particular where this is required by changes in applicable law or

regulatory requirements, or where we change the features of the Academy, including Learning Rewards, or need to address security concerns.

12.2. The current version of these Terms is always available in the Academy footer, together with the date of the last update. If you continue to use the Academy after the amended Terms take effect, you accept the amended Terms.

13. Governing law and disputes

13.1. These Terms and any matters arising from or in connection with them are governed by the laws of the Republic of Panama.

13.2. Any dispute arising from or in connection with these Terms will be submitted to the competent courts of the Republic of Panama. Before bringing a dispute to court, you agree to contact us at support@simplefxacademy.com so that we can try to resolve the matter amicably. Nothing in this section deprives you of the protection of any mandatory consumer protection rules that apply to you under the law of your country of residence.

14. Contact

14.1. If you have any questions about these Terms or the Academy, contact us at support@simplefxacademy.com.

15. Risk warning

15.1. Margin trading in foreign currency, virtual assets or other off-exchange products on margin carries a high level of risk and may not be suitable for everyone. CFDs are complex instruments and carry a high risk of losing money rapidly due to leverage. 78% of retail investor accounts lose money when trading CFDs with this provider. You should consider whether you understand how CFDs work and whether you can afford to take the high risk of losing your money. Tax may be payable on any profits and you should seek independent advice on your taxation position.