Terms of Service

Effective 6 August 2026 · OS Strategy Ltd. (OnStudy)

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1. About these terms

These Terms of Service are the agreement between you and OS Strategy Ltd. for the use of this website and our online courses.

By using this website, submitting a form on it, creating an account, or buying a course, you accept these terms. If you do not accept them, please do not use the service.

Please also read our Privacy Policy and our Refund Policy. Both form part of this agreement.

2. Who we are

OS Strategy Ltd., trading as **OnStudy**, a company incorporated in the Province of Alberta, Canada.

- Business incorporation number: 733205900

- Registry ID: 2024240059
- Registered address: 27 Sunrise Crescent SE, Calgary, Alberta T2X 3A1, Canada
- Email: support@onstudy.org · Phone: +1 408 210 5489

3. Definitions

- **Service** — this website, our learning platform, and the courses and materials we make available through them.
- **Course** — a program of online lessons, assignments and supporting materials offered by us.
- **Materials** — video lessons, texts, presentations, templates, assignments, recordings and any other content we provide as part of a Course.
- **Account** — your personal login to the learning platform.
- **Student** — a person who has been granted access to a Course.

4. Your account

To take a Course you need an Account. You agree to give accurate information when you register and to keep it up to date.

Your Account is personal to you. **You may not share your login details, and you may not give anyone else access to your Account or to the Materials.** You are responsible for everything done through your Account.

We use automated checks to detect account sharing. If we detect that an Account is being used by more than one person, we may reset active sessions, suspend the Account, or terminate access under section 14.

Tell us promptly at support@onstudy.org if you believe someone else has gained access to your Account.

5. Buying a course

Course pages describe what a Course covers, how long access lasts, and what is included. That description, together with these terms, forms our agreement once your payment is accepted.

A Course page is an invitation to buy, not a binding offer. We may decline or cancel an order — for example if a price was displayed incorrectly, if we suspect fraud, or if a Course is no longer available. If we cancel after you have paid, we will refund you in full.

After your payment is accepted we will send confirmation and instructions for accessing the Course to the email address you gave us.

6. Prices and payment

Prices are shown on the relevant Course page. Unless a page says otherwise, prices exclude any taxes, duties or bank charges that may apply to you.

The currency in which you are charged is shown at checkout before you confirm payment. Where we display a price converted into another currency for convenience, that converted figure is an approximation for guidance only; the amount actually charged is the amount shown at checkout in the charging currency. Your bank or card issuer may apply its own conversion rate and fees, which we do not control and do not receive.

Payment is handled by an external payment provider. We do not receive or store your full card number.

Where instalment payments are offered, the terms of the instalment plan are shown before you commit. If an instalment fails, we may suspend access until the payment is made.

7. Access to course materials

Access begins when we confirm your enrolment and lasts for the period stated on the Course page.

Materials are provided online. We do not undertake to provide them in downloadable form, and some Materials are deliberately made available for viewing only.

Some Courses release Materials on a schedule rather than all at once. Where that is the case, the Course page says so.

We may update, improve or replace Materials during your access period. We will not materially reduce the substance of a Course you have already paid for.

8. What we provide and what we do not promise

We provide education. We put real effort into the quality of our Courses and into supporting our Students.

We do not promise any particular outcome. In particular we do not guarantee that you will find work, win clients, earn any particular amount, sell any artwork, or achieve any specific result. What you get out of a Course depends on your own effort, ability, circumstances and market conditions.

Any figures, case studies or student results mentioned on this website are examples of what some people have achieved. They are not a promise, forecast or guarantee of what you will achieve.

Nothing in our Courses is professional legal, tax, financial, medical or investment advice.

9. Free courses and materials

We offer some Courses, mini-courses, webinars and materials free of charge. These are provided as they are, we may withdraw or change them at any time, and sections 6 and 15 do not apply to them.

Everything else in these terms — in particular the rules on account sharing in section 4 and intellectual property in section 12 — applies to free Materials in the same way as to paid ones.

10. Corporate training

Where an organization purchases Courses or training services for its employees, contractors or other personnel, that organization is the contracting customer and is responsible for all amounts payable under the applicable order.

Each learner must use an individual Account and must comply with the provisions of these Terms relating to Accounts, acceptable use, intellectual property and Course Materials.

The commercial terms of a corporate purchase — including the number of seats, price, payment terms, access period, permitted seat substitutions, custom services and reporting — may be set out in an order form, proposal, invoice or separate corporate training agreement accepted by both parties.

If a corporate order or separate written agreement conflicts with these Terms, the corporate order or separate agreement prevails to the extent of the conflict.

Consumer-only rights in these Terms apply only where the customer qualifies as a consumer under applicable law.

11. Certificates

Where a Course states that a certificate or other document is issued on completion, we will issue it once you have met the completion requirements set out for that Course.

Certificates issued by OS Strategy Ltd. confirm participation in and completion of an OnStudy continuing professional education programme. OS Strategy Ltd. is a private education company and is not a licensed or accredited educational institution in Canada.

An OnStudy Certificate of Completion is not a degree, diploma, government-issued qualification, professional licence or state-recognized qualification of any country, and does not confer academic credit or authorization to practise a regulated profession.

12. Intellectual property

All Materials, along with the design, text, graphics, logos and software of this website, are owned by us or licensed to us and are protected by copyright and other laws.

When you buy a Course you receive a personal, non-exclusive, non-transferable licence to use the Materials for your own learning for the duration of your access.

You may not copy, record, download, screen-capture, republish, share, resell, distribute, translate or make derivative works from the Materials, or use them to teach or train anyone else, without our prior written permission.

You keep ownership of the work you create and submit as part of a Course. By submitting it you give us permission to view, store and comment on it for the purpose of teaching you. We will ask for your separate permission before using your work publicly, for example in marketing.

13. How you may and may not use the service

You agree not to:

- share your Account or your access with anyone else;
- copy or redistribute Materials, as set out in section 12;
- attempt to gain unauthorized access to any part of the Service or to another user's account;
- interfere with the operation of the Service, including by automated scraping, or by uploading malicious code;
- use the Service to harass, abuse, defame or discriminate against anyone, including other Students and our staff;
- use the Service for anything unlawful.

Unauthorized copying or distribution of Course Materials may cause us substantial harm. If you breach this section, we may suspend or terminate your access and may seek any remedies available to us under applicable law, including recovery of losses that we can establish and, where appropriate, injunctive relief. Nothing in this section requires you to pay a predetermined penalty.

14. Suspension and termination

We may suspend or terminate your access if you materially breach these terms — in particular if you share your Account or distribute our Materials — or if payment is not made when due.

Where the breach can be put right, we will normally tell you and give you a reasonable opportunity to fix it first. Where the breach is serious, including distribution of Materials, we may act immediately.

If we terminate your access because of a serious or material breach by you, no contractual refund is due for the resulting termination, except to the extent that applicable law requires

otherwise. This does not affect any statutory right or remedy that cannot lawfully be excluded. If you believe we have acted wrongly, contact us and we will review it.

You may stop using the Service at any time. Ending your use does not by itself entitle you to a refund; refunds are governed by section 15.

15. Refunds

Refunds are governed by our Refund Policy, which forms part of this agreement.

Nothing in these terms or in that policy removes any right you have under consumer protection law that cannot be excluded by agreement.

16. Our liability

We are liable to you for loss we cause by breaking this agreement or by failing to use reasonable care and skill, but only for loss that is a foreseeable result of that failure.

To the maximum extent permitted by applicable law, **we are not liable for indirect or consequential losses, or for loss of profit, revenue, business, opportunity or anticipated savings**, particularly where a Course was purchased wholly or mainly for personal rather than business purposes.

To the maximum extent permitted by applicable law, our aggregate contractual liability arising from a Course will not exceed the amount you paid for that Course.

Nothing in these Terms excludes or limits liability, or any consumer right or remedy, where exclusion or limitation is prohibited by applicable law. In particular, we do not exclude liability for fraud or fraudulent misrepresentation, or for death or personal injury caused by our negligence where such liability cannot lawfully be excluded.

We are not liable for failures caused by events outside our reasonable control, including failures of internet infrastructure, hosting providers or payment systems.

17. Changes to the service and these terms

We may change these terms. The effective date at the top shows when the current version took effect.

If we make a change that materially affects your rights, we will take reasonable steps to tell you before it takes effect. If you do not accept a material change, you may stop using the Service; if you have paid for access you have not yet used, contact us and we will discuss a fair resolution.

Changes do not apply retroactively to a dispute that arose before the change took effect.

18. Governing law and disputes

This agreement is governed by the laws of the **Province of Alberta** and the laws of Canada applicable in Alberta.

The courts of Alberta have jurisdiction over any dispute arising from it. If you are a consumer resident elsewhere, this does not deprive you of the protection of mandatory consumer laws of your own place of residence.

Before starting formal proceedings, please contact us. Most problems can be resolved quickly and informally by writing to support@onstudy.org, and we undertake to engage with you in good faith.

19. General

- If any provision of these terms is found to be unenforceable, the rest remains in force.
- If we do not enforce a right straight away, we do not lose it.
- You may not transfer your rights under this agreement to anyone else without our written consent.
- These terms, together with the Privacy Policy and Refund Policy, are the entire agreement between us about the Service.
- These Terms are issued in English. The English version is the governing version. Any translation is provided for convenience only. Nothing in this language provision limits any rights or protections that cannot lawfully be excluded under applicable law.

20. Contact

Questions about these terms:

- Email: support@onstudy.org
- Phone: +1 408 210 5489
- Post: OS Strategy Ltd., 27 Sunrise Crescent SE, Calgary, Alberta T2X 3A1, Canada

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