



Website & Membership Terms and Conditions

Draft template for Ghana legal review before adoption

PREPARED FOR TX Global Thinkers and Entrepreneurs	STATUS Operational draft for review
DATE September 2026	VERSION 1.0

Legal review required

This is a business-facing draft, not legal advice. Insert the registered entity name, company number, addresses, contacts, governing-law details, refund periods and provider terms. Ghana counsel should approve it before publication or acceptance.

1. Parties and acceptance

These Terms govern access to the TX Wealth Creation Ecosystem website, membership portal, courses, referral tools, marketplace features, administrator-controlled records and related services (“Platform”). “TX,” “we,” “us” and “our” mean [INSERT REGISTERED LEGAL ENTITY]. By creating an account, paying for a service, accessing protected content or using the Platform, you agree to these Terms and the Privacy Notice.

2. Eligibility and accounts

You must be at least 18 years old and legally capable of entering a contract. You must provide accurate information, maintain one account per person, keep access credentials secure and promptly notify us of suspected misuse. Accounts are personal and may not be sold, shared or transferred without written approval.

3. Membership packages

Available packages, prices, currencies, installment schedules, included services and eligibility requirements are shown before purchase. USD prices may be offered with a GHS equivalent based on a disclosed rate, source, timestamp and validity period. A displayed conversion is not binding until confirmed at checkout by the approved payment provider.

4. Courses and services

Course access, schedules, instructors, assessments and completion requirements may vary by program. We may make reasonable curriculum or schedule changes while preserving the essential purchased service. Completion does not guarantee employment, business success, sponsorship, investment returns or income.

5. Referrals and sponsor attribution

A referral link records the sponsor relationship when a new person registers using their own account. Referral attribution may be corrected where fraud, error or duplicate identity is established. Introducing a person alone does not create compensation. Any reward requires documented eligibility under current written rules and verified product, service or approved program activity.

6. Earnings records and board illustrations

The member portal may display projected, pending, approved, paid or reversed entries. Projected amounts and board figures are illustrations only. Pending entries are not debts or withdrawable funds. An amount becomes payable only after eligibility, evidence, approvals, applicable deductions, refund exposure and settlement conditions are satisfied. We may reverse records created by error, fraud, refund, chargeback or rule violation, subject to notice and review.

7. Prohibited conduct

You must not make guaranteed-income or investment-return claims; misrepresent the Platform; use pressure, spam or deception; create duplicate or false accounts; manipulate referrals or boards; misuse personal data; infringe intellectual property; evade controls; or promote compensation as arising merely from recruitment or membership-fee recycling.

8. Ant Susu and financial services

Unless and until a licensed partner is identified and the feature is expressly activated, the Platform does not accept deposits, hold savings, execute withdrawals, provide payment services

or offer investments. Any future Ant Susu service will be subject to separate provider terms, disclosures, fees, identity checks, transaction limits and applicable Bank of Ghana requirements. Website illustrations are not account statements.

9. Payments, installments and refunds

Payments must use approved channels. Do not send money to personal accounts unless the official checkout expressly identifies the authorized recipient. Fees, taxes and FX information will be disclosed before confirmation. Refund eligibility, cancellation periods, installment default, chargebacks and service credits must follow the Refund Policy and applicable law. [INSERT FINAL REFUND TERMS].

10. Marketplace and partners

Third-party sellers, affiliates and proposed institutions are not endorsed or contracted unless identified as verified. Sellers remain responsible for product legality, quality, descriptions, fulfillment, warranties, taxes and refunds. TX may review, suspend or remove listings. Separate partner terms apply.

11. Sponsorship and future benefits

Coaching, sponsorship review, discounts, housing, healthcare and other future benefits are subject to availability, eligibility criteria, funding, contracts and regulatory approvals. References to proposed or future benefits are not promises and do not create present entitlements.

12. Privacy and communications

We process personal data for account administration, learning, referrals, support, security, compliance and authorized communications as described in the Privacy Notice. Users have applicable rights under Ghana's Data Protection Act, 2012 (Act 843). Marketing communications require an appropriate lawful basis and must include an unsubscribe method.

13. Security

You must not probe, disrupt, scrape, reverse engineer or bypass access controls. We may monitor for fraud and security events. No system is risk-free; users should use strong credentials and report suspicious activity to [INSERT SECURITY CONTACT].

14. Intellectual property

Platform software, branding, course materials and original content are owned by or licensed to TX. A limited, revocable, non-transferable licence is granted for personal use of purchased or authorized services. Copying, resale, recording or redistribution requires written permission unless law permits otherwise.

15. Suspension and termination

We may restrict or terminate access for material breach, fraud, security risk, non-payment, legal requirement or harm to users or the Platform. Where appropriate, we will give notice and a reasonable opportunity to respond. Termination does not erase accrued obligations, refunds, audit records or clauses intended to survive.

16. Complaints and appeals

Submit complaints to [INSERT SUPPORT EMAIL/ADDRESS]. Include account details, the event, requested resolution and supporting evidence without sending passwords or full payment credentials. We will acknowledge, investigate and respond under the published complaint timetable. Members may appeal account, earning or board decisions using the same process.

17. Disclaimers

Educational content is general information and is not individualized legal, tax, accounting or investment advice. Business outcomes depend on many factors. The Platform does not guarantee income, returns, market access, capital, sponsorship, board completion or continuous service.

18. Liability

To the maximum extent permitted by applicable law, TX is not liable for indirect, consequential or speculative loss. Nothing excludes liability that cannot legally be excluded, including liability for fraud or other mandatory consumer rights. [GHANA COUNSEL TO INSERT APPROPRIATE LIABILITY CAP AND CARVE-OUTS].

19. Indemnity

To the extent permitted by law, you are responsible for losses arising from your unlawful conduct, fraudulent claims, infringement, misuse of data or material breach. This clause does not override mandatory consumer protections.

20. Changes

We may update these Terms for legal, security, product or operational reasons. Material changes will be notified through reasonable channels and will apply prospectively from the stated effective date, except where immediate action is legally required.

21. Governing law and disputes

These Terms are governed by the laws of the Republic of Ghana, subject to mandatory consumer rights. Parties should first use the internal complaint process, then good-faith negotiation or mediation. [GHANA COUNSEL TO CONFIRM COURT JURISDICTION, ARBITRATION LANGUAGE AND CONSUMER-SUITABILITY].

22. Contact

Legal entity: [INSERT]. Company number: [INSERT]. Registered office: [INSERT]. Support: [INSERT]. Privacy contact: [INSERT]. Effective date: [INSERT].

Schedule A — Earning-status definitions

Status	Meaning
Projected	Illustrative planning amount; not owed or withdrawable.
Pending	Recorded activity under review; not yet approved.
Approved	Eligibility confirmed internally; settlement conditions may remain.
Paid	External payment or settlement confirmed and recorded.
Reversed	Prior entry invalidated by correction, refund, chargeback, fraud or rule review.

Schedule B — Pre-publication legal checklist

- Insert the registered entity and all contact details.
- Obtain written classification advice for membership, rewards, boards, savings and marketplace operations.
- Contract only with Bank of Ghana-approved payment or electronic-money providers for regulated services.
- Register and maintain compliance with the Ghana Data Protection Commission as required.
- Adopt Privacy, Refund, Complaints, Acceptable Use, Earnings Disclosure and Marketplace policies.
- Confirm taxes, invoices, consumer rights, electronic contracting and records-retention requirements.

- Approve all percentages, deductions and marketing claims through legal and financial review.

Regulatory reference points

- Bank of Ghana — Payment Systems and Services Act, 2019 (Act 987): https://www.bog.gov.gh/wp-content/uploads/2022/03/Payment-Systems-and-Services-Act-2019-Act-987_.pdf
- Data Protection Commission — compliance guidance: <https://dataprotection.org.gh/compliance/>
- Securities and Exchange Commission Ghana — public notices: <https://sec.gov.gh/public-notices-press-releases/>
- Cyber Security Authority Ghana: <https://www.csa.gov.gh/>