

# Terms and Conditions – Learning Arabic Hub

**Last updated: 29-01-2026**

By accessing our website, creating an account, or purchasing any course, program, subscription, or service from Learning Arabic Hub, you agree to be bound by these Terms and Conditions. Please read them carefully before completing your purchase.

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## 1. General Information

- 1.1. Learning Arabic Hub is an online educational platform providing digital Arabic language courses, programs, subscriptions, and learning materials.
- 1.2. These Terms apply to all users, customers, and visitors, including those accessing services through third-party platforms or integrations.
- 1.3. By completing a purchase, the customer enters into a legally binding agreement with Learning Arabic Hub for the selected product type.

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## 2. Intellectual Property

- 2.1. All content, including videos, audio, worksheets, PDFs, downloads, texts, exercises, and recordings, remains the exclusive intellectual property of Learning Arabic Hub.
- 2.2. Content is licensed for personal, non-commercial use only. Copying, sharing, redistributing, reselling, or making materials available to third parties is strictly prohibited.
- 2.3. Violation of intellectual property rights may result in immediate termination of access without refund and possible legal action.

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## 3. Accounts and Access

- 3.1. Upon purchase, customers receive personal login credentials. These credentials are strictly non-transferable.
- 3.2. Sharing login details or granting access to third parties is prohibited and will result in immediate account suspension without refund.

3.3. Learning Arabic Hub reserves the right to suspend or terminate access in cases of misuse, fraud, failed payments, or violation of these Terms.

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## **4. Digital Delivery and Waiver of Withdrawal**

4.1. All products and services are digital and delivered immediately after successful payment.

4.2. By completing the purchase, the customer explicitly agrees that digital delivery begins immediately and waives the right of withdrawal, unless mandatory consumer law requires otherwise.

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## **5. Pricing and Payments**

5.1. All prices are listed in Euros (€) unless stated otherwise and include VAT where applicable.

5.2. Learning Arabic Hub reserves the right to modify pricing, content, or offers at any time without affecting completed purchases.

5.3. Payment obligations are not affected by non-usage of the platform.

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## **6. Payment Plans (Installment Payments)**

6.1. Payment plans are not subscriptions. They represent a split payment of the total program fee.

6.2. By choosing a payment plan, the customer enters a binding obligation to pay the full program amount.

6.3. Payment plans cannot be cancelled, paused, or terminated once the first installment has been paid.

6.4. If an installment payment fails, Learning Arabic Hub may immediately suspend or limit access to the program without notice.

6.5. Any remaining installment amounts remain due and payable, even if the customer stops using the program.

6.6. Access to content may be granted per payment stage. Full access is only provided after full payment is received.

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## 7. Subscriptions

- 7.1. Subscriptions are recurring services that provide access to content while active.
- 7.2. Monthly subscriptions may be cancelled at any time before the next billing date. Cancellation takes effect at the end of the current billing period.
- 7.3. Yearly subscriptions may be cancelled after the first successful payment. Cancellation takes effect from the next renewal date. Access remains active until the end of the paid annual period.
- 7.4. No refunds are issued for partially used subscription periods.
- 7.5. Access may be suspended if a recurring payment fails.

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## 8. Refund Policy (Conditional Review Period)

- 8.1. Learning Arabic Hub offers a 14-day conditional review period, not a money-back guarantee.
- 8.2. Refund requests must be submitted within 14 calendar days from the purchase date.
- 8.3. Refunds are only granted if less than 10 percent of the content has been accessed and no live sessions have been attended.
- 8.4. Products purchased using discounts, promotions, or special offers are non-refundable.
- 8.5. No refunds are granted once significant portions of digital content have been accessed.
- 8.6. Refund requests must be submitted in writing to [info@learningarabichub.com](mailto:info@learningarabichub.com) and must include the order number.
- 8.7. Approved refunds will be processed within 7 business days to the original payment method.

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## 9. User Conduct

- 9.1. Customers must behave respectfully toward instructors, staff, and other learners.
- 9.2. Harassment, abuse, or inappropriate behavior may result in immediate removal from the platform without refund.

9.3. Any attempt to bypass payment systems, misuse access, or commit fraud will result in permanent account termination.

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## **10. Educational Disclaimer**

10.1. Learning Arabic Hub does not guarantee fluency, certification, or specific learning outcomes.

10.2. Results depend on individual effort, consistency, and engagement.

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## **11. Chargebacks and Payment Disputes**

11.1. Customers agree to contact Learning Arabic Hub before initiating a chargeback or payment dispute.

11.2. Unjustified chargebacks may result in immediate suspension of access and permanent denial of future purchases.

11.3. Learning Arabic Hub reserves the right to submit access logs, IP data, communication records, and accepted Terms to payment providers as evidence.

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## **12. Force Majeure**

12.1. Learning Arabic Hub is not liable for delays or failures caused by circumstances beyond reasonable control, including technical outages, platform failures, hosting issues, or payment provider disruptions.

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## **13. Limitation of Liability**

13.1. Learning Arabic Hub is only liable for direct damage resulting from willful misconduct or gross negligence.

13.2. Total liability is limited to the amount paid for the relevant product.

13.3. Learning Arabic Hub is not liable for indirect or consequential damages, including loss of data, income, or results.

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## **14. Privacy and Communication**

- 14.1. Personal data is processed in accordance with our Privacy Policy.
- 14.2. Customers may receive transactional and service-related emails related to their purchase.
- 14.3. Marketing emails are optional and can be unsubscribed from at any time.

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## **15. Changes to These Terms**

- 15.1. Learning Arabic Hub reserves the right to amend these Terms at any time.
- 15.2. Continued use of the platform after changes constitutes acceptance of the updated Terms.

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## **16. Governing Law and Jurisdiction**

- 16.1. These Terms are governed by the laws of the Netherlands.
- 16.2. Any disputes shall be submitted exclusively to the courts of the Netherlands.

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## **17. 90 Days Program – Specific Terms and Conditions**

- 17.1. The 90 Days Program is a structured, time-bound learning and coaching program with a fixed duration of ninety (90) days, starting from the official program start date communicated to the participant.
- 17.2. The program includes pre-scheduled lessons, live sessions, coaching calls, and guided learning components reserved specifically for the participant.

### **Scheduling and No-Show Policy**

- 17.3. Sessions must be cancelled or rescheduled at least 48 hours in advance.
- 17.4. Sessions cancelled less than 48 hours in advance or missed without notice are considered delivered and cannot be rescheduled or refunded.
- 17.5. Sessions cancelled on time may be rescheduled once within the program period, subject to availability.

## **Program Duration and Expiry**

17.6. The program runs for a fixed period of 90 days. Unused sessions expire automatically after this period.

17.7. The program cannot be paused, extended, or carried over unless agreed in writing before the start date.

## **Payment and Commitment**

17.8. The 90 Days Program is commitment-based and cannot be cancelled once started.

17.9. If purchased via a payment plan, all remaining installments remain due and payable even if the participant stops attending.

## **Access and Conduct**

17.10. Access is personal and non-transferable.

17.11. Learning Arabic Hub reserves the right to remove participants for misconduct, repeated no-shows, or violation of these Terms without refund.

## **18. Contact Information**

Learning Arabic Hub

Email: [info@learningarabichub.com](mailto:info@learningarabichub.com)