
TERMS AND CONDITIONS

Risely : Learn the “Why?”

Last Updated: January 2026

Welcome to **Risely : Learn the “Why?”**, an educational mobile application operated by **IQM Tech** (“we”, “our”, “us”). By downloading, accessing, or using this application (“App”), you agree to comply with and be bound by these Terms and Conditions (“Terms”). If you do not agree, please discontinue use of the App.

1. Company Information

- **App Name:** Risely : Learn the “Why?”
 - **Company Name:** IQM Tech
 - **Country:** India
 - **Registered Address:** Pakyong, Sikkim, India
 - **Contact Email:** info@iqmonline.in
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2. Eligibility & Age Requirement

- The App is intended for users aged **12 years and above**.
 - The App is designed for **educational purposes**, including use by minors.
 - By using the App, users confirm that they meet the age requirement or have obtained any legally required consent.
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3. Account Registration

- Account creation and login are mandatory to use the App.
- Supported login methods include:
 - Mobile number
 - Google Sign-In
- Users are responsible for maintaining the confidentiality of their account credentials.
- Users may delete their account at any time through the App or by contacting us.

4. Services Provided

The App provides:

- Free and premium educational content
- Academic and skill-based learning resources
- AI-powered educational assistance
- Recorded lessons, questions, and learning tools

Certain features require a paid subscription or in-app purchase.

5. Subscriptions, Payments & Refunds

- The App follows a **freemium model**.
 - Paid offerings may include:
 - Monthly subscriptions
 - Yearly subscriptions
 - In-app purchases
 - Payments are processed exclusively via **Google Play Store** or **Apple App Store**.
 - Refunds are governed by the respective platform's refund policies.
 - IQM Tech does not offer custom or independent refund rules.
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6. Intellectual Property & Content Usage

- All content available on the App—including text, videos, lessons, graphics, branding, and educational material—is the exclusive property of **IQM Tech**.
 - Users may not copy, redistribute, sell, or commercially exploit App content.
 - Premium users may download content **only for in-app viewing**. Local or external storage is prohibited.
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7. User-Generated Content

- Users may submit content such as comments, questions, answers, or feedback.
- By submitting content, users grant IQM Tech a non-exclusive, royalty-free right to use and display such content within the App.

- We reserve the right to remove any user-generated content that violates these Terms.
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8. Acceptable Use Policy

Users must not:

- Cheat, misuse, or exploit the App
- Use abusive, hateful, or inappropriate language
- Harass other users or educators
- Attempt to hack, reverse-engineer, or disrupt App services
- Upload illegal or harmful content

Violations may result in **account suspension or permanent termination** without prior notice.

9. AI Features Disclaimer

- The App uses AI-powered tools to assist learning, including generating questions, answers, and educational suggestions.
 - **Not all content on the App is AI-generated.**
 - AI-generated content is intended for educational assistance only and may contain inaccuracies.
 - AI features do not replace professional advice, formal instruction, or human judgment.
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10. Data & Privacy

- Personal data is collected and processed in accordance with our **Privacy Policy**.
 - By using the App, you consent to such data practices.
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11. Account Suspension & Termination

- IQM Tech reserves the right to suspend or permanently terminate accounts for violations of these Terms.
 - Access to the App may be revoked without notice in cases of serious misuse or abuse.
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12. Limitation of Liability

- The App is provided on an “as-is” basis.
 - IQM Tech shall not be liable for learning outcomes, academic results, service interruptions, or inaccuracies in AI-generated content.
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13. Modifications to Terms

- We may update these Terms at any time.
 - Continued use of the App after updates constitutes acceptance of revised Terms.
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14. Governing Law

These Terms are governed by the laws of **India**.

15. Contact Information

For questions regarding these Terms, contact:

 info@iqmonline.in

These Terms should be read in conjunction with our **Privacy Policy**.
