

LEGAL PROTECTION FRAMEWORK

SURVIVORX™

TIUA SCHOOL OF BUSINESS™

TRINITY INTERNATIONAL UNIVERSITY OF AMBASSADORS CORPORATION (TIUA)

STATE OF FLORIDA

PURPOSE

Prior to launching any affiliate program, sponsorship program, vendor program, conference, summit, certification, educational offering, coaching program, event registration system, membership platform, publication initiative, media program, tuition-based program, or commission-based referral program, the following legal documents shall be adopted and maintained.

These documents are intended to protect:

- SurvivorX™ – The Survivor Stage
- TIUA School of Business™
- Trinity International University of Ambassadors Corporation ("TIUA")
- All affiliated divisions, brands, programs, events, certifications, memberships, publications, conferences, summits, educational services, media platforms, and future initiatives.

The purpose of these documents is to reduce organizational risk, minimize chargeback losses, protect intellectual property, establish clear participant expectations, strengthen payment enforcement, and provide documentary evidence in the event of a Stripe dispute, payment dispute, chargeback claim, refund request, legal complaint, or regulatory inquiry.

REQUIRED LEGAL DOCUMENTS

1. SURVIVORX™, TIUA SCHOOL OF BUSINESS™ & TIUA TERMS & CONDITIONS

The Terms & Conditions establish the contractual relationship between the organization and all participants, students, attendees, sponsors, speakers, vendors, exhibitors,

affiliates, members, volunteers, ambassadors, faculty, instructors, purchasers, and registrants.

The Terms & Conditions should address:

- Participation requirements
 - Student responsibilities
 - Registration requirements
 - Payment authorization
 - Event and program modifications
 - Educational program participation
 - Membership participation
 - Intellectual property protections
 - Confidentiality requirements
 - Media release provisions
 - Photography and recording consent
 - Assumption of risk
 - Limitation of liability
 - Indemnification provisions
 - Governing law provisions
 - Venue and jurisdiction provisions
 - Electronic signature acknowledgments
 - Dispute resolution requirements
-

2. SURVIVORX™, TIUA SCHOOL OF BUSINESS™ & TIUA REFUND POLICY

The Refund Policy establishes clear expectations regarding refunds, cancellations, transfers, substitutions, postponements, credits, educational services, and event participation.

The Refund Policy should specifically address:

- Tuition payments
- Enrollment fees
- Certification fees
- Membership fees
- Sponsorship fees
- Vendor fees
- Speaker participation fees
- Registration fees

- Advertising fees
- Publication fees
- Event tickets
- Digital products
- Online courses
- Coaching services
- Consulting services
- Educational resources

Unless otherwise required by applicable law, the organization may designate certain purchases as non-refundable.

3. SURVIVORX™, TIUA SCHOOL OF BUSINESS™ & TIUA AFFILIATE AGREEMENT

The Affiliate Agreement establishes the legal relationship between the organization and individuals or organizations promoting programs, products, services, events, sponsorships, memberships, certifications, or educational offerings.

The Affiliate Agreement should include:

- Affiliate eligibility requirements
- Marketing standards
- Brand usage requirements
- Commission structures
- Commission approval requirements
- Payment schedules
- Tax reporting responsibilities
- Confidentiality obligations
- Intellectual property protections
- Termination provisions
- Commission reversal provisions
- Chargeback recovery provisions

The agreement shall expressly provide that commissions associated with refunded, disputed, fraudulent, reversed, cancelled, or charge-backed transactions may be withheld, offset, deducted, reversed, or recovered by the organization.

4. SURVIVORX™, TIUA SCHOOL OF BUSINESS™ & TIUA CHARGEBACK & DISPUTE POLICY

The Chargeback & Dispute Policy serves as the primary payment protection document and is designed to reduce losses associated with payment disputes and fraudulent claims.

Participants shall agree to contact the organization directly before initiating:

- Chargebacks
- Payment disputes
- Credit card disputes
- Bank disputes
- Legal complaints
- Administrative complaints

The organization reserves the right to submit evidence including:

- Registration records
- Enrollment records
- Student records
- Sponsorship records
- Vendor records
- Affiliate records
- Payment records
- Terms acceptance records
- IP address logs
- Login records
- Attendance records
- Event participation records
- Educational access records
- Certification records
- Completion records
- Communication records
- Email records
- Text message records
- Signed agreements
- Digital signatures
- Marketing fulfillment records
- Publication fulfillment records
- Delivery confirmations
- Audio or video acknowledgments where applicable

PAYMENT PROTECTION REQUIREMENTS

To strengthen Stripe dispute responses and reduce chargeback exposure, the organization should maintain records of:

- Full Legal Name
- Billing Address
- Email Address
- Telephone Number
- Date and Time of Transaction
- IP Address
- Payment Authorization
- Product or Service Purchased
- Course or Program Enrolled In
- Sponsorship Selection
- Vendor Registration
- Electronic Acceptance of Policies
- Signed Agreements
- Communication History
- Attendance History
- Completion Records
- Payment Receipts

Every payment page should include the following acknowledgment:

"I have read and agree to the Terms & Conditions, Refund Policy, Affiliate Agreement (if applicable), and Chargeback & Dispute Policy of SurvivorX™, TIUA School of Business™, and Trinity International University of Ambassadors Corporation. I authorize the processing of this transaction and acknowledge that my purchase, registration, enrollment, sponsorship, membership, certification, tuition payment, vendor participation, speaker participation, or affiliate participation is subject to these policies."

FLORIDA GOVERNING LAW

All agreements, registrations, enrollments, purchases, memberships, sponsorships, certifications, educational services, coaching services, consulting services, affiliate relationships, vendor relationships, speaker agreements, event participation, and payment transactions shall be governed by and construed in accordance with the laws of the State of Florida.

The parties agree that any claim, dispute, controversy, legal action, administrative proceeding, or cause of action arising from SurvivorX™, TIUA School of Business™, Trinity International University of Ambassadors Corporation, or any affiliated program shall be subject to the exclusive jurisdiction and venue of the state and federal courts located in Escambia County, Florida.

MANDATORY PRE-LITIGATION RESOLUTION

Before initiating any lawsuit, arbitration, administrative complaint, chargeback action, regulatory complaint, or legal proceeding, participants agree to provide written notice and a reasonable opportunity for the organization to resolve the matter through good-faith discussions.

ORGANIZATIONAL PROTECTION OBJECTIVE

These four required legal documents create a comprehensive legal, operational, financial, and payment protection framework designed to:

- Reduce chargeback losses
- Strengthen Stripe dispute responses
- Protect educational programs
- Protect certifications
- Protect memberships
- Protect conferences and events
- Protect sponsorship programs
- Protect vendor relationships
- Protect affiliate programs
- Protect intellectual property
- Protect organizational revenue

- Protect institutional reputation
- Support long-term sustainability

The implementation of these documents provides SurvivorX™, TIUA School of Business™, and Trinity International University of Ambassadors Corporation with stronger legal protections and significantly improved documentary evidence in the event of a payment dispute, chargeback, refund claim, or legal challenge.