MAZWISTAR · FINANCIAL WIZARD™ · CMTC

Terms of Service

mazwistar.com · Effective date: 1 August 2026 · Version 1.0

In short: Mazwistar is a trading **education** provider. We teach. We do not give financial advice, take deposits, manage money, trade on your behalf, fund trading accounts or promise profits. Trading carries a high risk of loss, and you are fully responsible for your own trading decisions.

1. About these Terms

These Terms of Service ("Terms") govern your use of the website mazwistar.com, the MAZWISTAR web app, and every programme, session, material, newsletter and other service we provide (together, the "Services"). By using the Services, enrolling in a programme or paying a fee, you agree to these Terms. If you do not agree, do not use the Services.

These Terms apply together with our Privacy Policy (**mazwistar.com/privacy-policy**) and any programme-specific details published on mazwistar.com at the time you enrol. If a programme page and these Terms conflict, these Terms apply unless the programme page expressly says otherwise.

2. Who we are

The Services are provided by **Mazwi Magagula**, trading as Mazwistar, Financial Wizard™ and CMTC (Capital Markets Trading Course) ("Mazwistar", "we", "us", "our"), based in Mbabane, Kingdom of Eswatini.

- **Not a registered company.** Mazwistar is not a registered company. Mazwi Magagula operates it as an independent educational consultant.
- **Who you contract with.** Any agreement you enter into through mazwistar.com, or for any of the Services, is an agreement between you and Mazwi Magagula personally. "We", "us" and "our" in these Terms refer to him.
- **Qualifications.** Mazwi Magagula holds a Bachelor of Commerce degree, majoring in Accounting and Finance, from the University of Eswatini, and the Capital Markets & Securities Analyst (CMSA®) certification from the Corporate Finance Institute (CFI).

- **Not a financial adviser.** Mazwi Magagula is not a registered or licensed financial adviser. His qualifications are mentioned to describe his educational background only. They do not mean he is authorised to give financial advice or manage investments.

Contact	Details
Email	financialwiz@mazwistar.com
WhatsApp	+268 7860 6767
Phone	+268 3502 7780
Website	mazwistar.com

3. Education only. No financial advice.

Everything we provide is general education about how financial markets work and how to build a disciplined trading process. Nothing in the Services is, or should be read as:

- financial, investment, tax or legal advice, or a recommendation or solicitation to buy or sell any financial instrument;
- a trading signal, a "copy trade" or an instruction to enter or exit any position;
- a promise, guarantee or forecast of any return, profit or result.

Any levels, chart examples, strategy breakdowns or historical illustrations we share are teaching examples. They are not prompts to trade. You must make your own decisions and, where appropriate, seek advice from a person licensed to give it.

3.1 What we do not do

- We do **not** accept deposits or money from anyone to trade, invest or hold on their behalf.
- We do **not** manage, operate or trade any client's trading account, and we will never ask for your trading-account password.
- We do **not** fund trading accounts. No part of any tuition fee is used to fund, or is credited to, a trading account.
- We are **not** a broker, and we do not hold client funds for trading.

If anyone claiming to represent Mazwistar or CMTC asks you to send money for them to trade, or promises guaranteed returns, it is not us. Please report it to us and to the Financial Services Regulatory Authority (FSRA).

4. Risk disclosure

Trading forex, CFDs, indices, synthetic indices and other leveraged products carries a high level of risk and is not suitable for everyone. Leverage can work against you as well as for you, and you can lose some or all of the money you trade with. Past performance, including any student

example, is not a reliable indicator of future results. Only trade with money you can afford to lose.

Completing a programme, receiving a certificate or applying any CMTC strategy does not mean you will be profitable. Your results depend on your own decisions, discipline, capital, broker and market conditions, which are outside our control.

5. Eligibility

You must be at least 18 years old and legally able to enter into a binding agreement to enrol in a paid programme. By enrolling, you confirm that the information you give us is accurate and that you are not prohibited by law in your country from using the Services. You are responsible for making sure that trading, and the products you trade, are legal where you live.

6. Our programmes

Current programmes, durations, inclusions and fees are published on mazwistar.com. At the time of these Terms they include:

Programme	Summary
CMTC Full Immersion	365 hours of live, one-on-one training with the Lead Instructor. Customised scheduling of 1 to 4 hours per day, up to 2 hours per sitting. Online, with physical sessions available on request.
CMTC Refresher	An intensive 300-minute session covering selected CMTC strategies, available live (one-on-one via Zoom) or pre-recorded, with learning and trading accountability.
CMTC Self-Study	50 hours of self-paced study (Beginner, Intermediate and Advanced parts), available as a full programme or by part, with online and offline materials.
FTAP	The Forex Trading Accountability Program: structured accountability for your trading process.
Clarity Calls	Short consultations to help you choose a suitable programme.
Free resources	Ebooks, the Telegram channel, the MM Pro-Perspectives and Synthetic Weekend newsletters, and the MAZWISTAR web app.

We may update, improve, add or retire programmes and materials. Any change will not reduce the core training you have already paid for.

7. Fees and payment

7.1 Prices

Fees are quoted in US dollars (USD) and published on mazwistar.com for the applicable rate period (for example, "Rates 2026/2027"). The fee that applies to you is the one published when you pay. We may change prices for future enrolments at any time.

7.2 Full payment

Where you choose full payment, the fee is paid once, in full, before training starts.

7.3 Instalments

Where an instalment option is offered, the total of all instalments equals the full-payment price, unless the programme page says otherwise. Instalments are interest-free unless stated. The following also apply:

- A deposit or first instalment is due before training starts. Later instalments are due monthly on the agreed date.
- Students on a CMTC Full Immersion instalment plan are paced at a maximum of 1 hour of training per day.
- **A missed or late instalment pauses training** until the account is brought up to date. Paused time does not extend any agreed completion date unless we agree in writing.
- If an instalment remains unpaid for more than 45 days, we may suspend access to materials and recordings until it is paid.

7.4 Charges and taxes

You are responsible for any bank, card, transfer or currency-conversion charges on your payment, and for any taxes that apply to you. Fees are only treated as paid when the full amount reaches us.

8. Sessions, scheduling and attendance

- Live sessions take place on Zoom Workspace unless a physical session is agreed. You are responsible for a stable internet connection, a suitable device and a quiet environment.
- Sessions are scheduled through a learning calendar agreed with you. To reschedule, give at least 24 hours' notice by email or WhatsApp.
- A session missed without the required notice, or where you are more than 15 minutes late, may be treated as delivered and deducted from your hours.
- If we need to cancel or reschedule a session, we will give as much notice as possible and offer a replacement time. You will not lose hours because of a session we cancel.
- Physical sessions are offered on request, subject to availability and location. Travel and venue costs, if any, will be agreed in advance.
- Hour-based programmes must be completed within 24 months of the first session, unless we agree an extension in writing. Hours not used within that period expire.

9. Cancellations and refunds

Our programmes reserve one-on-one time and give access to proprietary material, so the following policy applies. Nothing in this section limits any right you have under the consumer protection or electronic transactions laws of the Kingdom of Eswatini, including any statutory cooling-off right.

When you cancel	What happens

Within 7 days of paying, **and** before your first session and before accessing any course material	Full refund, less any non-recoverable payment-processing charges.
After your first session, or after accessing course material	Fees for hours delivered, sessions scheduled and material accessed are not refundable. Any refund of unused live hours is at our discretion.
CMTC Self-Study and pre-recorded content, once access is granted	Not refundable, because the material is delivered in full on access.
Suspension or termination for breach of these Terms (section 14)	No refund.

To cancel, email financialwiz@mazwistar.com with your name, programme and payment reference. Approved refunds are paid to the original payment method within 14 business days.

10. Accountability and live account monitoring

Some programmes include strict learning and trading accountability requirements and ongoing monitoring of your live trading account. This works as follows:

- Monitoring is **observation only**. You share read-only access (such as an investor password or view link) or your account statements and journal. We never ask for, accept or use a password or credentials that allow trading, deposits or withdrawals.
- We review your process (rule-following, risk, journaling) to coach you. We do not place, change or close trades, and we do not tell you to.
- All trading decisions, the choice of broker and the capital you use are entirely yours.
- You may withdraw monitoring access at any time. This may limit the accountability part of your programme but will not otherwise affect your training.
- Information from your account is kept confidential and handled under our Privacy Policy.

11. Your responsibilities

- Attend sessions prepared, complete agreed tasks and keep your trading journal honestly.
- Treat the instructor and other community members with respect. Harassment, abuse, spam and promotion of other services, signals or investment schemes in our channels are not allowed.
- Do not share your login, access links or materials with anyone else.
- Do not record sessions yourself without our written permission.

12. Intellectual property

All CMTC strategies, frameworks, curricula, ebooks, slides, recordings, templates, tools, logos and other materials (including the names Mazwistar, Financial Wizard™, CMTC and #TheCMTCWay) belong to us or our licensors and are protected by law.

When you enrol, we grant you a personal, non-exclusive, non-transferable licence to use the materials for your own learning and trading only. You may not copy, share, resell, publish, teach, record, upload or create courses, signals or products from our materials, in whole or in part, without our written permission. Using our strategies in your own personal trading is permitted.

12.1 Session recordings

Where included, you receive access to recordings of your own sessions for personal review. Recordings may not be shared or published. We keep recordings for the duration of your programme plus 12 months, after which they may be deleted.

12.2 "Lifetime access"

"Lifetime access" means access to the relevant course materials for as long as we continue to offer that programme or its successor. We may change the format or platform through which materials are delivered.

12.3 Certificates

A certificate of completion confirms that you completed a CMTC programme. It is not a regulatory licence, an accredited qualification or an authorisation to give financial advice or manage other people's money.

13. Student results, testimonials and content you share

We may share examples of how students applied CMTC strategies, focusing on the process rather than profits. We will only do so with your permission, and we will hide your name, photo and account details unless you agree otherwise. Testimonials reflect individual experiences and are not typical or guaranteed results.

14. Suspension and termination

We may suspend or end your access to the Services, without refund, if you materially breach these Terms, including by sharing or reselling our materials, abusive conduct, payment fraud, or misrepresenting your relationship with us. Where reasonable, we will warn you first and give you a chance to put things right. You may stop using the Services at any time, subject to section 9.

15. Free content and communications

Newsletters, ebooks, social media posts, Telegram content and the web app are provided free and "as is" for education. If you subscribe, we will email you about markets, lessons and our programmes. You can unsubscribe at any time by emailing financialwiz@mazwistar.com or using the unsubscribe link in any email.

16. Third-party services

We use third-party services such as Zoom, WhatsApp, Telegram, payment providers and website hosting. Your use of those services is subject to their own terms. We may refer to brokers or trading platforms for teaching purposes. Unless we expressly say so, we are not

affiliated with them and do not recommend any particular broker. You are responsible for choosing and checking any broker you use, including whether it is properly licensed.

17. Privacy

We collect and use personal information (such as your name, contact details, payment records and, where you agree, trading-account information) to provide the Services, in line with the Data Protection Act, 2022 of the Kingdom of Eswatini. You may ask to access, correct or delete your personal information by emailing us. Full details are in our Privacy Policy (**mazwistar.com/privacy-policy**).

18. Limitation of liability

To the fullest extent permitted by law:

- We are not liable for any trading losses, lost profits or other losses arising from your trading or investment decisions, whether or not you used our education to make them.
- We are not liable for indirect or consequential losses, or for interruptions caused by events outside our reasonable control (such as internet, power or platform outages).
- Our total liability to you for any claim relating to a programme is limited to the fees you paid for that programme.

Nothing in these Terms excludes liability that cannot lawfully be excluded.

19. Indemnity

You agree to compensate us for reasonable losses and costs we suffer because you breached these Terms, misused our materials or infringed our intellectual property.

20. Changes to these Terms

We may update these Terms from time to time. The current version, with its effective date, will always be on mazwistar.com. Material changes will not affect a programme you have already paid for unless the law requires it or you agree.

21. Governing law and disputes

These Terms are governed by the laws of the Kingdom of Eswatini. If you have a complaint, please contact us first at financialwiz@mazwistar.com so we can try to resolve it within 14 days. If we cannot, either party may refer the dispute to the courts of the Kingdom of Eswatini.

22. General

If any part of these Terms is found unenforceable, the rest remains in effect. Our failure to enforce a right is not a waiver of it. You may not transfer your enrolment or rights under these Terms to another person without our written consent.

23. Contact us

Questions about these Terms: **financialwiz@mazwistar.com** · WhatsApp **+268 7860 6767** · **mazwistar.com**

#TheCMTCWay · Be great, nothing else pays.