

## Client Service Agreement

EduFund Global Pathways, a trading name of Apex-Eduflow Global Ltd.

### EDUFUND GLOBAL PATHWAYS

A trading name of Apex-Eduflow Global Ltd. (RC. 8303884)

[www.edufundpathways.com](http://www.edufundpathways.com)

### CLIENT SERVICE AGREEMENT

Terms of Engagement, Fee Schedule, Refund Policy & Liability Disclaimer

This Client Service Agreement ("Agreement") is entered into between Apex-Eduflow Global Ltd. (RC. 8303884), a company registered in Nigeria, trading as EduFund Global Pathways (collectively referred to herein as "the Company", "we", "us", or "our"), and the student, applicant, agent, agency, partner, or authorised representative named, registering on the Portal, electronically accepting, or signing below (the "Client", "you", or "your"). This Agreement takes effect on the date of the Client's electronic acceptance, signature, or first payment received by the Company, whichever is earlier. By signing this Agreement, electronically accepting it on the Portal, or making any payment, the Client confirms that they have read, understood, and irrevocably agreed to all terms and conditions contained herein.

#### 1. DEFINITIONS

In this Agreement, unless the context requires otherwise, the following terms shall have the meanings set out below:

"Admission Offer" means any formal offer of admission - conditional or unconditional - issued in writing by a university, college, or other educational institution to the Client, regardless of whether the Client accepts or rejects such offer.

"Alternative Options" means no fewer than three (3) alternative schools, programmes, or destination countries identified and formally presented in writing by the Company to the Client where the Client does not qualify for their initial choice.

"Commencement Date" means the date on which the Company first performs any substantive act on behalf of the Client in furtherance of the agreed services, including but not limited to counselling sessions, eligibility assessments, document review, school research, or application drafting.

"Engagement Letter" means any written communication issued by the Company to the Client that specifies country-specific or programme-specific service fees that deviate from the standard rates in this Agreement.

"Force Majeure Event" means any event beyond a party's reasonable control, including but not limited to acts of God, war, civil unrest, government action, pandemic, embassy closures, system failures, or natural disasters.

"Service Fees" means the Admission Processing Fee, Visa Guidance Fee, and/or Visa Documentation Fee, as applicable to the Client's engagement.

"Third-Party Charges" means all fees payable directly to third parties including but not limited to embassy visa application fees, biometric fees, health surcharges, courier costs, school application fees, tuition deposits, accommodation costs, flight costs, and insurance premiums.

"Working Days" means Monday to Friday, excluding Nigerian public holidays.

#### 2. NATURE OF SERVICES

2.1 EduFund Global Pathways provides consultancy and facilitation services to students seeking admission to universities and educational institutions abroad. The Company's services are limited to those expressly described in this Agreement and any applicable Engagement Letter.

2.2 The Company acts solely as a consultancy and facilitator. The Company does not make, and has no authority to make, admission or visa decisions on behalf of any institution or government authority. All such decisions rest exclusively with the relevant institutions and immigration authorities.

2.3 The Company does not guarantee admission to any specific institution, programme, or country, nor does it guarantee visa approval. No oral or written statement made by any representative of the Company shall be construed as a guarantee of any outcome.

2.4 The Company shall not be responsible for the actions, omissions, policies, or decisions of any university, institution, embassy, consulate, or third-party service provider.

2.5 Partner universities, colleges, institutions, embassies, government authorities, and third-party service providers may change their policies, admission requirements, programme availability, course structure, tuition fees, intake dates, scholarship conditions, refund rules, documentation requirements, or other programme details at any time, with or without prior notice to the Company or the Client. The Company shall not be liable for any loss, delay, additional cost, rejection, withdrawal, change of offer, change in programme details, or other adverse consequence arising from such changes, provided the Company has acted in good faith based on the information reasonably available at the relevant time.

#### 3. FEE SCHEDULE

3.1 The following table sets out the Company's standard Service Fees. All fees are in Nigerian Naira (NGN) and are exclusive of all Third-Party Charges, which are borne entirely by the Client.

## Service

### What It Covers

#### Standard Fee (NGN)

#### Notes

##### Admission Processing Fee

- Statement of Purpose (SOP) preparation
- Course selection and academic advice
- School matching to client profile
- Tuition and programme information
- Student eligibility assessment
- Application submission and follow-up

100,000

Standard rate for all countries unless a country-specific rate is expressly stated in a separate Client Engagement Letter issued before commencement.

##### Visa Guidance Fee

- Visa Statement of Purpose (SOP) preparation
- Visa document guidance and preparation
- End-to-end visa application guidance
- Visa interview preparation and coaching

300,000

Covers professional guidance only. Embassy visa application fees, biometrics, health surcharges, and courier costs are separate and borne solely by the Client.

##### Visa Documentation Fee

- Travel insurance arrangement (visa purposes)
- Flight itinerary (booking order; no ticket payment)
- Accommodation itinerary (order; no payment)
- Proof of Funds (POF) service where applicable
- Other country-specific supporting documents

#### Variable

(Quoted per case)

Fee depends on destination country and documents required. Client may self-provide documents; applicable fee will be reduced accordingly for uninitiated items only.

#### IMPORTANT:

Flight itineraries and accommodation itineraries prepared under the Visa Documentation Fee are booking orders for visa purposes only and do not constitute confirmed or paid reservations. The Client is solely responsible for making and paying for actual flight and accommodation bookings. Proof of Funds (POF) services are subject to destination country requirements and are not available for all countries.

#### SELF-PROVISION:

The Client may elect to self-provide any individual visa documentation item. In such cases, the Visa Documentation Fee shall be reduced only for items not yet initiated by the Company at the time of the Client's written notice. No reduction shall apply to items already procured or in progress.

3.2 Where a specific country, institution, or programme attracts fees that differ from the standard rates above, such variation shall be communicated to the Client by the Company or its authorised representative prior to the Commencement Date. In the absence of such communication, the standard rates in this Agreement shall apply. The Company shall not be bound by any fee representation made by a person who is not an authorised representative of the Company.

## 4. PAYMENT TERMS

4.1 All Service Fees are due and payable in full prior to the commencement of the relevant service, unless a different payment arrangement has been communicated to the Client by the Company or its authorised representative.

4.2 Payment of the Admission Processing Fee constitutes the Commencement Date of admissions consultancy services.

4.3 The Visa Guidance Fee is separate from, and in addition to, the Admission Processing Fee. Payment of the Visa Guidance Fee (or the first instalment where a split payment has been arranged) constitutes the commencement of visa consultancy services.

#### 4.3A Visa Guidance Fee - Split Payment Option

Where communicated to the Client by the Company or its authorised representative, the Visa Guidance Fee may be structured as a split payment as follows:

50% of the Visa Guidance Fee is payable upfront before the Company commences any visa consultancy service; and

The remaining 50% becomes payable upon the Company notifying the Client of a successful visa approval.

Where a split payment arrangement applies:

The initial 50% is non-refundable once visa consultancy services have commenced, regardless of the visa outcome.

The outstanding 50% shall not be due if the visa application is refused, provided the refusal is not attributable to the Client's failure to follow the Company's guidance, provision of inaccurate information, or non-cooperation.

If visa refusal is found to be caused by the Client's own actions or omissions, the full outstanding balance remains due and payable.

The split payment arrangement does not affect any other term of this Agreement, including the visa disclaimer in Section 6.

4.4 The Visa Documentation Fee shall be quoted and agreed with the Client by the Company or its authorised representative before the Company initiates any visa documentation service. Payment is due before initiation of the relevant service.

4.5 All Third-Party Charges are payable directly by the Client to the relevant third party. The Company shall not be liable for any Third-Party Charges or for any consequences arising from the Client's failure to pay them.

4.6 Payments made to the Company shall only be deemed received upon confirmation of cleared funds in the Company's designated account. The Company shall issue a receipt for all cleared payments within five (5) Working Days.

4.7 The Client shall not withhold or set off any payment due to the Company against any claim or dispute unless authorised by the Company or by a court of competent jurisdiction.

### 5. CLIENT PORTAL & COMMUNICATIONS

5.1 The Client is required to create and maintain an active account on the EduFund Global Pathways admissions portal at [apply.edufundpathways.com](http://apply.edufundpathways.com) ("the Portal"). The Portal is the primary platform for monitoring application progress, uploading documents, receiving updates, and communicating with the Company.

5.2 The Client is responsible for regularly checking the Portal for notifications, document requests, deadlines, and updates. The Company shall not be liable for any delay or loss arising from the Client's failure to monitor the Portal or respond to notifications in a timely manner.

5.3 The Company shall notify the Client of important updates, document requests, and application milestones through one or more of the following channels:

The Portal - the primary and authoritative source of all application information;

Email - sent to the Client's registered email address;

SMS - sent to the Client's registered phone number; and

WhatsApp - used for day-to-day communication and updates between the Company's authorised representatives and the Client.

5.4 Notifications sent via any of the above channels to the Client's registered contact details shall be deemed validly delivered, whether or not the Client actually reads or acknowledges them. It is the Client's responsibility to keep all contact details current on the Portal.

5.5 WhatsApp communications from the Company's authorised representatives are recognised as a valid operational channel. However, no guarantee of admission, visa approval, or refund commitment made informally over WhatsApp or any other messaging platform shall be binding on the Company unless it is consistent with the terms of this Agreement.

5.6 The Company shall not be bound by any communication, instruction, or representation made by a person who is not an authorised representative of the Company, regardless of the channel used. Clients who are uncertain whether they are communicating with an authorised representative should verify through the Portal or official email.

### 6. VISA APPLICATION DISCLAIMER

#### IMPORTANT NOTICE - PLEASE READ CAREFULLY

6.1 The granting or refusal of a visa is a sovereign decision made exclusively by the embassy, high commission, or consulate of the destination country. The Company has no influence, control, or authority whatsoever over any visa decision.

6.2 The Company does not guarantee, represent, or imply that any visa application will be approved. No statement by any representative of the Company, whether oral or written, shall constitute a guarantee of visa approval.

6.3 Visa approval depends on numerous factors entirely outside the Company's control, including the Client's personal and financial circumstances, travel history, completeness of submitted documents, country-specific policies, and the discretion of the reviewing immigration officer.

6.4 Visa denial or refusal does not constitute a failure of service by the Company. No refund, compensation, or claim of any nature shall be entertained by the Company on the sole or partial basis of visa refusal.

6.5 The Company shall prepare visa application documents to the best of its professional ability based solely on the information and documents provided by the Client. The Company's obligation is to provide competent professional assistance - not to guarantee outcomes.

6.6 In the event of a visa refusal, the Company may, at its sole discretion and subject to a separate written agreement and additional fees, assist the Client in reviewing the grounds of refusal and preparing a re-application or appeal. Such additional engagement is not covered by this Agreement.

### 7. CLIENT REPRESENTATIONS & CONSEQUENCES OF MISREPRESENTATION

7.1 The Client represents and warrants that all information, documents, and statements provided to the Company are true, accurate, complete, and not misleading in any respect.

7.2 The Client acknowledges that the Company relies entirely on the information provided by the Client in performing its services. The Company shall not be held liable for any adverse outcome - including rejection of application, visa refusal, or revocation of admission -

arising from inaccurate, incomplete, or misleading information or documentation supplied by the Client.

7.3 Where the Client provides false, forged, or misleading documents or information at any stage of the process:

The Company reserves the right to immediately terminate this Agreement without notice.

All Service Fees paid shall be forfeited in full and no refund shall be due.

The Client shall indemnify and hold the Company harmless from any loss, claim, penalty, or reputational damage suffered by the Company as a direct or indirect result of the Client's misrepresentation.

7.4 The Company is not responsible for verifying the authenticity of documents provided by the Client. However, if the Company discovers or reasonably suspects document fraud, it reserves the right to withdraw its services immediately and report the matter to relevant authorities if required by law.

## 8. REFUND POLICY

### 8.1 General Principle

Service Fees compensate the Company for professional time, expertise, and resources expended on behalf of the Client. Fees are earned progressively from the Commencement Date and are not contingent on any particular outcome. All refund entitlements under this Agreement are strictly limited to those expressly stated in this Section.

### 8.2 Admission Processing Fee

(a) The Admission Processing Fee is non-refundable from the Commencement Date.

(b) Once the Company secures an Admission Offer for the Client from any institution, the full Admission Processing Fee is irrevocably non-refundable. This applies regardless of whether the Client accepts or rejects the offer, is refused a visa, or decides not to proceed for any reason.

(c) The Client's decision not to accept an Admission Offer, for any reason whatsoever, shall not entitle the Client to any refund.

(d) A full refund of the Admission Processing Fee shall only be considered where all of the following conditions are simultaneously met:

The Company has been wholly unable to secure any Admission Offer after presenting the Client with no fewer than three (3) Alternative Options in writing;

The Client has cooperated in good faith, provided all required documents promptly, and has not unreasonably rejected any Alternative Option presented by the Company;

A minimum period of six (6) months has elapsed from the Commencement Date without a successful Admission Offer; and

The Client submits a written refund request to the Company within thirty (30) days of the expiry of the six-month period.

(e) Where a refund is approved under Clause 8.2(d), the Company shall process and remit the refund within thirty (30) Working Days of written approval.

### 8.3 Visa Guidance Fee

(a) The Visa Guidance Fee - or the initial 50% instalment where a split payment arrangement applies - is non-refundable once the Company has commenced any visa-related advisory or document preparation service.

(b) Visa refusal by any embassy or consulate does not entitle the Client to a refund of any amount already paid under the Visa Guidance Fee. The fee covers professional services rendered and not the outcome of the application.

(c) Where a split payment arrangement is in place, the outstanding 50% balance shall not be due if the visa is refused, subject to the conditions set out in Clause 4.3A. In all other cases, the full Visa Guidance Fee remains payable.

(d) No refund of the Visa Guidance Fee shall be due where the visa refusal is attributable, in whole or in part, to the Client's personal circumstances, financial profile, travel history, incomplete disclosure, or failure to follow the Company's guidance.

### 8.4 Visa Documentation Fee

(a) The Visa Documentation Fee is non-refundable for any item or service that has been initiated, procured, or paid for on behalf of the Client.

(b) Where the Client provides written notice before a specific documentation item has been initiated by the Company, the fee attributable solely to that uninitiated item may be refunded within thirty (30) Working Days of written confirmation by the Company.

(c) No refund shall be due where the Client self-provides documents after the Company has already commenced procurement of the same items.

(d) Visa refusal does not entitle the Client to a refund of the Visa Documentation Fee.

### 8.5 Client Qualification & Obligation to Consider Alternatives

(a) Where a Client does not qualify for their initially preferred institution or programme, such non-qualification shall not automatically entitle the Client to a refund.

(b) The Company shall identify and present in writing no fewer than three (3) Alternative Options to the Client. Alternative Options may include:

Alternative programmes at the same institution

Institutions in other countries with less stringent entry requirements

Foundation, bridging, or pathway programmes leading to the desired qualification

Institutions with equivalent programmes that accommodate the Client's academic profile

(c) The Client shall respond to each Alternative Option in writing within fourteen (14) days of receipt. Failure to respond within this period shall be deemed acceptance of the Company's continued efforts on the Client's behalf and shall not trigger any refund

entitlement.

(d) Unreasonable rejection of all Alternative Options presented by the Company - without good cause shown in writing - shall disqualify the Client from any refund claim under this Agreement.

(e) A refund shall only be considered after the Company has formally presented no fewer than three (3) Alternative Options in writing, all of which the Client has rejected on reasonable grounds, and the Company has nonetheless been unable to secure any Admission Offer.

### 8.6 No Other Refunds

Save as expressly provided in this Section 8, no Service Fee shall be refundable for any reason, including change of mind, change of circumstances, withdrawal from the process, visa refusal, academic rejection, failure to meet institutional requirements, or non-acceptance of an Admission Offer.

## 9. TUITION DEPOSIT POLICY

### 9.1 Nature of the Company's Role

(a) Where the Company facilitates payment of a tuition deposit to an institution on behalf of the Client, it does so strictly as an intermediary. Tuition deposits are received, held, and controlled exclusively by the relevant institution.

(b) The Company does not at any point hold, retain, or exercise control over tuition deposit funds. Accordingly, the Company is not liable to refund tuition deposits under any circumstances whatsoever.

(c) Any dispute regarding a tuition deposit shall be between the Client and the institution only. The Company's role is limited to initiation and monitoring of any refund process as set out below.

### 9.2 Refundable Deposits

(a) Where the institution's published policy states that a tuition deposit is refundable under specific conditions, the Client may be eligible to receive a refund directly from the institution.

(b) Upon written request by the Client, the Company will initiate the refund process with the institution and provide reasonable follow-up. The Company's obligation is limited to initiation and reasonable monitoring only.

(c) The Company has no authority to compel, accelerate, or guarantee the completion of any refund by an institution. Processing timelines are determined solely by the institution.

(d) The Client shall not make any claim against the Company for delays, shortfalls, or non-payment of tuition deposit refunds. Such matters lie exclusively between the Client and the institution.

### 9.3 Non-Refundable Deposits

(a) Where an institution's policy states that a tuition deposit is non-refundable, the Client acknowledges and accepts this condition before authorising the deposit payment.

(b) The Company shall communicate the institution's refund policy to the Client to the extent such information is available. Notwithstanding this, the Client bears sole responsibility for independently verifying the institution's refund policy prior to authorising payment.

## 10. TERMINATION

### 10.1 Termination by the Client

(a) The Client may terminate this Agreement at any time by providing written notice to the Company via the Portal or official Company email.

(b) Upon termination by the Client, all Service Fees paid up to the date of termination shall be forfeited in full. No refund shall be due, save where the Client qualifies under the specific conditions set out in Section 8.

(c) The Client shall remain liable for any Service Fees that had fallen due but were unpaid at the date of termination.

### 10.2 Termination by the Company

(a) The Company may terminate this Agreement immediately and without liability by providing written notice to the Client in any of the following circumstances:

The Client provides false, fraudulent, or misleading information or documents at any stage;

The Client fails to pay any Service Fee within ten (10) Working Days of its due date;

The Client engages in abusive, threatening, or disrespectful conduct towards Company staff;

The Client breaches any material term of this Agreement and fails to remedy such breach within seven (7) Working Days of written notice;

The Client circumvents the Company by contacting institutions or third parties directly to replicate services for which they have engaged the Company, without the Company's prior written consent.

(b) Upon termination by the Company under this Clause, all Service Fees paid shall be forfeited. The Company shall have no further obligations to the Client beyond returning any original documents belonging to the Client that are in the Company's possession.

## 11. NON-CIRCUMVENTION

11.1 The Client shall not, during the term of this Agreement or within twelve (12) months after its termination, directly contact or engage any institution, embassy officer, third-party service provider, or agent introduced to the Client by the Company for the purpose of replicating or obtaining any service covered by this Agreement, without the prior written consent of the Company.

11.2 The Client acknowledges that any such circumvention would cause the Company irreparable harm, and the Company reserves the

right to seek damages and any other available legal remedies in such event.

11.3 This Clause shall survive termination of this Agreement.

### 12. CLIENT OBLIGATIONS

The Client agrees and undertakes to:

Create and maintain an active account on the Portal at [apply.edufundpathways.com](https://apply.edufundpathways.com) and regularly monitor it for updates, document requests, and deadlines.

Provide accurate, truthful, and complete information and documentation at all stages of the engagement. Any update to previously submitted information must be communicated to the Company in writing within 48 hours of the change.

Respond in writing to document requests, decisions, or communications from the Company within the timeframes specified, and in any event no later than fourteen (14) days of receipt.

Pay all applicable Service Fees in accordance with the agreed payment schedule before the relevant service commences.

Notify the Company immediately of any change in personal circumstances, academic qualifications, financial situation, passport details, or contact information.

Comply strictly with all deadlines communicated by the Company or institutions. The Company shall not be liable for missed deadlines arising from the Client's failure to respond, act, or provide required documents on time.

Conduct themselves respectfully and professionally in all interactions with the Company, institution staff, embassy officials, and third-party providers.

Obtain independent legal, financial, or immigration advice where necessary. The Company's guidance does not constitute legal advice.

### 13. FORCE MAJEURE

13.1 Neither party shall be in breach of this Agreement or liable for any delay or failure to perform its obligations where such delay or failure arises from a Force Majeure Event, provided the affected party notifies the other in writing as soon as reasonably practicable.

13.2 If a Force Majeure Event affecting the Company persists for more than ninety (90) days, either party may terminate this Agreement by written notice. In such case, the Company shall refund only Service Fees paid for services not yet commenced at the time the Force Majeure Event arose, less any costs already incurred by the Company.

13.3 For the avoidance of doubt, embassy visa refusals, changes in immigration policy, institution policy changes, or admission decisions do not constitute Force Majeure Events.

### 14. INDEMNITY

The Client shall indemnify, defend, and hold harmless the Company, its officers, employees, and agents from and against any claims, losses, damages, costs, fines, or expenses (including reasonable legal fees) arising from or in connection with:

Any false, fraudulent, incomplete, or misleading information or documents provided by the Client;

The Client's breach of any obligation under this Agreement;

Any third-party claim arising from the Client's actions or omissions in relation to this Agreement;

The Client's violation of any applicable law or regulation in connection with their application or visa process.

### 15. LIMITATION OF LIABILITY

15.1 To the fullest extent permitted by applicable law, the Company's total aggregate liability to the Client for any and all claims arising out of or in connection with this Agreement shall not exceed the total Service Fees actually paid by the Client to the Company under this Agreement.

15.2 The Company shall not be liable for any indirect, special, consequential, or punitive loss or damage, including but not limited to loss of opportunity, loss of income, travel costs, accommodation costs, or emotional distress, arising from any aspect of this Agreement.

15.3 The Company shall not be liable for any loss, damage, or adverse outcome arising from: visa refusal or delay; admission rejection; changes in institution or government policy; actions or omissions of third-party providers; or circumstances beyond the Company's reasonable control.

15.4 The Company makes no representation that any institution, programme, or country is suitable for the Client's long-term academic or professional goals. All recommendations are provided in good faith as professional guidance and do not create any warranty or guarantee.

### 16. CONFIDENTIALITY & DATA PROTECTION

16.1 Both parties agree to treat all information exchanged under this Agreement as confidential and shall not disclose it to any third party without prior written consent, except where required by law or necessary for performance of the services (e.g. submission to institutions, embassies, or partner providers).

16.2 The Company shall handle the Client's personal data in accordance with applicable Nigerian data protection legislation. By signing this Agreement, the Client consents to the Company collecting, storing, and processing their personal data for the purposes of delivering the agreed services.

16.3 The Client's data may be shared with partner institutions, embassies, and third-party service providers strictly as required to deliver services under this Agreement.

### 17. DISPUTE RESOLUTION

17.1 In the event of any dispute, controversy, or claim arising out of or in connection with this Agreement, the parties shall first attempt to resolve the matter through good-faith negotiation within twenty-one (21) days of one party notifying the other of the dispute, whether

verbally or in writing.

17.2 If the dispute is not resolved within twenty-one (21) days of such notice (or such longer period as both parties may agree), the matter shall be referred to mediation by a mutually agreed mediator before either party may commence litigation.

17.3 Nothing in this Clause prevents either party from seeking urgent injunctive or other equitable relief from a court of competent jurisdiction where necessary to prevent irreparable harm.

17.4 This Agreement shall be governed by and construed exclusively in accordance with the laws of the Federal Republic of Nigeria, and the parties submit to the exclusive jurisdiction of Nigerian courts.

### 18. GENERAL PROVISIONS

18.1 Severability. If any provision of this Agreement is held by a court of competent jurisdiction to be invalid, illegal, or unenforceable, that provision shall be deemed modified to the minimum extent necessary to make it enforceable, and the remaining provisions shall continue in full force and effect.

18.2 Waiver. No failure or delay by the Company in exercising any right or remedy under this Agreement shall constitute a waiver of that right or remedy. A waiver of any breach shall not constitute a waiver of any subsequent breach.

18.3 Variation. No amendment to the core terms of this Agreement - including refund conditions, fee amounts, and liability provisions - shall be binding unless communicated by an authorised representative of the Company. Operational matters such as payment arrangements, timelines, and documentation requirements may be varied by the Company or its authorised representative through any reasonable channel of communication. The Company shall not be bound by any variation purportedly made by a person who is not its authorised representative.

18.4 Assignment. The Client may not assign, transfer, or novate this Agreement or any rights or obligations under it without the prior written consent of the Company. The Company may assign this Agreement to any successor entity without the Client's consent.

18.5 Entire Agreement. This Agreement, together with any applicable Engagement Letter, constitutes the entire agreement between the parties with respect to its subject matter and supersedes all prior discussions, representations, or understandings, whether oral or written.

18.6 Survival. The following Sections shall survive termination or expiry of this Agreement: Section 7 (Misrepresentation), Section 8 (Refund Policy), Section 11 (Non-Circumvention), Section 14 (Indemnity), Section 15 (Limitation of Liability), Section 16 (Confidentiality), and Section 17 (Dispute Resolution).

18.7 No Advice. Nothing in this Agreement constitutes legal, immigration, financial, or academic advice. The Client is encouraged to seek independent professional advice where necessary.

18.8 Headings. Section headings are for convenience only and shall not affect the interpretation of this Agreement.

### ACCEPTANCE OF AGREEMENT

#### A. Electronic Acceptance via the Portal

This Agreement is presented to the Client during the account registration process on the EduFund Global Pathways admissions portal at [apply.edufundpathways.com](https://apply.edufundpathways.com). By ticking the acceptance checkbox and clicking "I Agree" or "Create Account" (or equivalent) on the Portal, the Client:

Confirms they have read and fully understood this Agreement in its entirety;

Agrees to be bound by all terms and conditions contained herein;

Acknowledges that their electronic acceptance constitutes a valid and legally binding signature on this Agreement under the Nigeria Evidence Act 2011 and the Cybercrimes (Prohibition, Prevention, etc.) Act 2015; and

Consents to their full name, registered contact details, and the date and time of acceptance being appended to this Agreement as their electronic signature.

The Portal shall automatically record and attach the following information to this Agreement at the point of acceptance, which shall together constitute the Client's electronic signature:

Client's full name as entered during registration

Client's registered email address and phone number (where provided)

Date and time of acceptance (timestamp)

IP address and device information of the accepting device

#### NOTE:

Electronic acceptance of this Agreement through the Portal carries the same legal force and effect as a handwritten signature. By proceeding with account creation, the Client is entering into a binding legal agreement with Apex-Eduflow Global Ltd. t/a EduFund Global Pathways. If you do not agree to these terms, do not create an account.