

Effective Date: 01/01/2018

Business Name: Express TCS LTD / Eleven13 Firm

Website URL: www.eleven13firm.com

1. Acceptance of Terms

By accessing and using this website, you agree to comply with and be bound by these Terms & Conditions. If you do not agree, you should not use this site.

2. Services & Products

We provide tax preparation services, training programs, e-books, software licensing, mentorship, and other financial/business resources. All services and products are subject to availability and may be modified or discontinued without prior notice.

3. Payments & Refunds

- All fees must be paid in full before services or digital products are delivered unless otherwise stated.
 - Digital products (such as e-books, templates, or courses) are non-refundable once delivered.
 - For services that involve contracts, deposits are non-refundable unless otherwise stated in writing.
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4. User Responsibilities

You agree to use this website and our services for lawful purposes only. You shall not misuse the site for fraudulent activities, unauthorized access, or distribution of harmful content.

5. Intellectual Property

All content, including logos, graphics, text, e-books, training material, and digital downloads, is the property of Express TCS LTD / Eleven13 Firm. You may not copy, distribute, or resell any content without prior written permission.

6. SMS & Email Communications

By submitting your information, you consent to receive text messages and emails from us related to services, promotions, or updates.

- Message & data rates may apply.
 - You can opt out at any time by replying STOP to SMS or unsubscribing from emails.
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7. Limitation of Liability

Express TCS LTD / Eleven13 Firm shall not be liable for any damages resulting from the use or inability to use our services, products, or website. This includes, but is not limited to, errors, delays, loss of data, or business interruptions.

8. Privacy Policy

Your privacy is important to us. Please review our [Privacy Policy] for details on how we collect, use, and protect your information.

9. Governing Law

These Terms & Conditions shall be governed by and interpreted under the laws of the State of Illinois. Any disputes shall be resolved exclusively in the courts located in Illinois.

10. Contact Information

For questions or concerns regarding these Terms & Conditions, please contact:

Express TCS LTD / Eleven13 Firm

📍 Rockford, Illinois

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