

Terms & Conditions

Effective Date: July 11, 2026

Welcome to InkByGA.com ("Website"), owned and operated by Value on Money ("Company", "we", "our", or "us"). These Terms & Conditions govern your use of our website and the purchase of our products and services.

By accessing or using our website, creating an account, or placing an order, you agree to be bound by these Terms & Conditions. If you do not agree, please do not use this website.

1. Eligibility

You must be at least 18 years old or use this website under the supervision of a parent or legal guardian.

You agree to provide accurate, complete, and up-to-date information when creating an account or placing an order.

2. Our Products and Services

We may offer Online Courses, Digital Downloads, eBooks, Printed Books, Neck Pillows, Educational Resources, Merchandise, and other products and services introduced in the future. Product descriptions, pricing, and availability may change without prior notice.

3. Account Registration

Certain features may require you to create an account.

You are responsible for keeping your login credentials confidential, maintaining the security of your account, and all activities that occur under your account.

Notify us immediately if you believe your account has been accessed without authorization.

4. Orders and Payments

All orders are subject to acceptance and availability.

We reserve the right to accept or decline any order, cancel orders suspected of fraud or unauthorized activity, and correct pricing or product description errors before processing an order.

Payments are processed securely through trusted payment gateways such as Razorpay. We do not store your complete payment card details.

5. Pricing

All prices displayed on the Website are in Indian Rupees (INR) unless stated otherwise.

Prices may change without prior notice.

Applicable taxes, shipping charges, or other fees will be displayed during checkout where required.

6. Digital Products

Digital products include Online Courses, eBooks, Downloadable Files, Templates, and Educational Resources.

Upon successful payment, eligible digital products will be made available through your account or via download links.

Digital purchases are licensed to you for personal, non-commercial use unless expressly stated otherwise.

7. Online Courses

Course access is provided only to the registered purchaser.

You agree not to share login credentials, sell or transfer course access, record or redistribute course materials without permission, or upload course content to any public or private platform without authorization.

Violation of these terms may result in suspension or termination of access without refund.

8. Printed Books and Physical Products

We make reasonable efforts to ensure that product descriptions and images are accurate; however, slight variations in color, packaging, or design may occur.

Delivery timelines are estimates and may vary due to factors beyond our control.

9. Intellectual Property

All content available on InkByGA.com, including books, course videos, eBooks, PDFs, text, graphics, logos, images, downloads, designs, and trademarks, is owned by or licensed to Value on Money and is protected by applicable intellectual property laws.

No content may be copied, reproduced, modified, distributed, published, or commercially exploited without prior written permission.

10. Copyright and Anti-Piracy

You may not share purchased PDFs or eBooks, upload our books or course materials to websites or social media, distribute downloaded files, sell copies of our content, or remove copyright notices or digital watermarks.

We reserve the right to take appropriate legal action against unauthorized use or distribution of our intellectual property.

11. User Conduct

While using the Website, you agree not to violate any applicable law, interfere with the operation or security of the Website, upload malicious software or harmful code, attempt unauthorized access to our systems, or use the Website for fraudulent or unlawful purposes.

12. Product Availability

Products may occasionally become unavailable.

If an item cannot be fulfilled after your order is placed, we may cancel the order and issue a refund where applicable.

13. Returns and Refunds

Returns, replacements, cancellations, and refunds are governed by our Cancellation & Refund Policy and Shipping & Delivery Policy, which form part of these Terms & Conditions.

14. Disclaimer

We strive to provide accurate educational content and product information. However, we do not guarantee uninterrupted or error-free website operation, that all information will always be current or free from typographical errors, or that any course or book guarantees employment, admissions, certifications, business success, or specific outcomes. Individual results depend on factors including effort, qualifications, experience, and market conditions.

15. Limitation of Liability

To the maximum extent permitted by applicable law, Value on Money shall not be liable for any indirect, incidental, consequential, special, or punitive damages arising from the use of the Website or our products and services.

Our total liability in relation to any claim shall not exceed the amount paid by you for the relevant product or service.

16. Force Majeure

We shall not be responsible for delays or failure to perform our obligations caused by events beyond our reasonable control, including natural disasters, strikes, pandemics, government actions, internet outages, or disruptions affecting payment processors or courier services.

17. Privacy

Your use of the Website is also governed by our Privacy Policy, which explains how we collect, use, and protect your personal information.

18. Changes to These Terms

We may revise these Terms & Conditions at any time. Updated versions will be posted on this page with a revised Effective Date.

Continued use of the Website after changes become effective constitutes acceptance of the updated Terms.

19. Governing Law and Jurisdiction

These Terms & Conditions shall be governed by the laws of India.

Any disputes arising from these Terms or your use of the Website shall be subject to the exclusive jurisdiction of the competent courts in Delhi, India.

20. Contact Information

If you have any questions regarding these Terms & Conditions, please contact:

Value on Money

Website: <https://inkbyga.com>

Email: info@inkbyga.com

Business Address: Delhi, India (Full address to be updated.)