

# HCCT Group – Terms of Use

## HCCT Group – Business & Medical Consulting

**Last Updated:** January 5, 2026

**Effective Date:** January 5, 2026

These Terms of Use ("**Terms**") govern your access to and use of the HCCT Group website, online courses, content, products, and services (collectively, the "**Services**"). By accessing or using the Services, you agree to be bound by these Terms. If you do not agree, you must not use the Services.

## 1. About HCCT Group

HCCT Group ("**HCCT**", "**we**", "**us**", "**our**") provides educational, consulting, and related resources in the fields of medicine, biotechnology, business, and finance. The Services are intended for professional development and general information only and do not constitute medical, legal, financial, or regulatory advice.

## 2. Eligibility and Account Registration

2.1 You must be at least 18 years old, or the age of majority in your jurisdiction, to use the Services.

2.2 To access certain features (such as courses, memberships, and downloads), you may need to create an account and provide accurate, complete, and up-to-date information. You are responsible for maintaining the confidentiality of your login credentials and for all activities under your account.

2.3 You must notify us promptly of any unauthorized use of your account or any other security breach.

## 3. Educational and Non-Regulatory Nature of Services

3.1 HCCT courses, certifications, and materials are educational and **do not** grant any professional license, government authorization, or regulatory status (including but not limited to Good Manufacturing Practice (GMP), Good Clinical Practice (GCP), or Good Tissue Practice (GTP) approvals).

3.2 Completion of any HCCT course or receipt of an HCCT certificate reflects only that you have met HCCT's internal requirements for that program. It is your responsibility to ensure that any training you undertake meets the requirements of your employer, professional body, or regulator.

3.3 The content is provided for general educational purposes and should not be used as a substitute for:

- Medical diagnosis, treatment, or patient-specific clinical decisions;
- Legal, financial, or regulatory advice; or
- Institution-specific policies, SOPs, or official guidance.

Always consult qualified professionals and official regulations before making decisions.

## 4. Use of the Services

4.1 You agree to use the Services only for lawful purposes and in accordance with these Terms.

4.2 You must not:

- Copy, reproduce, distribute, or publicly display any content except as expressly allowed by these Terms or by written permission from HCCT.
- Share, resell, or transfer your account, login credentials, or course materials to any third party.
- Reverse engineer, modify, or interfere with the security or operation of the Services.
- Upload or transmit any content that is unlawful, infringing, defamatory, abusive, or otherwise objectionable.

4.3 HCCT may, at its sole discretion, suspend or terminate your access to the Services if you violate these Terms or if necessary to protect the security, integrity, or reputation of the Services.

## 5. Intellectual Property

5.1 All content and materials provided through the Services, including but not limited to text, graphics, images, videos, course materials, templates, software, logos, and trademarks ("**HCCT Content**"), are owned by or licensed to HCCT and are protected by copyright, trademark, and other intellectual property laws.

5.2 Subject to your compliance with these Terms and any applicable payment, HCCT grants you a limited, non-exclusive, non-transferable, revocable license to:

- Access and view HCCT Content for your personal or internal professional use; and
- Download or print materials clearly designated as downloadable for your personal or internal professional use.

5.3 You may not:

- Use HCCT Content for commercial training, resale, or redistribution without our prior written consent;
- Remove, obscure, or alter any copyright, trademark, or proprietary notices;
- Create derivative works based on HCCT Content, except where templates or resources are explicitly provided for customization.

## 6. Memberships, Courses, and Payments

6.1 Some Services (including HCCT Silver and Gold Memberships, courses, and certifications) require payment of fees. Prices, features, and inclusions are described on the relevant product pages and may be updated from time to time.

6.2 By purchasing a membership or course, you agree:

- To pay all applicable fees and taxes using a valid payment method;
- That all sales are, unless otherwise stated, **non-refundable** once you have gained access to the digital content.

6.3 Lifetime memberships refer to the lifetime of the Service as offered by HCCT and not necessarily your personal lifetime. HCCT reserves the right to modify, replace, or discontinue specific courses, features, or platforms, provided that reasonable equivalent access or value is maintained where practicable.

6.4 Access periods, renewal terms (if any), and any additional conditions for specific offerings will be displayed at purchase and form part of these Terms.

## 7. User Content

7.1 "**User Content**" means any information, text, images, documents, feedback, or other materials you submit, upload, or share through the Services (for example, assignments, forum posts, reviews, or messages).

7.2 You retain ownership of your User Content, but by submitting it you grant HCCT a worldwide, non-exclusive, royalty-free license to use, store, reproduce, adapt, and display such content solely for the purpose of operating, improving, and providing the Services.

7.3 You are responsible for ensuring that your User Content:

- Does not infringe any third-party rights;
- Does not contain confidential or sensitive personal data of others without proper consent;
- Complies with applicable laws and these Terms.

7.4 HCCT may remove or restrict access to User Content that violates these Terms or appears inappropriate.

## 8. Privacy

8.1 Your use of the Services is also governed by the [HCCT Privacy Policy](#), which explains how we collect, use, and protect personal data.

8.2 By using the Services, you consent to the collection and use of information as described in the Privacy Policy and as permitted by applicable law.

## 9. Third-Party Services

9.1 The Services may integrate or interact with third-party platforms or services (such as payment processors, learning management systems, or analytics providers). These third parties are governed by their own terms and privacy policies.

9.2 HCCT is not responsible for third-party websites, services, or content and does not endorse or assume liability for them. You access third-party services at your own risk.

## 10. Disclaimers

10.1 The Services and HCCT Content are provided on an "**as is**" and "**as available**" basis without warranties of any kind, whether express or implied, including but not limited to implied warranties of accuracy, fitness for a particular purpose, or non-infringement.

10.2 HCCT does not guarantee:

- That completing a course or holding an HCCT certificate will result in employment, promotion, salary increase, or regulatory approval.
- That the Services will be uninterrupted, secure, or error-free.
- That all content is fully up to date with every regulatory change at all times.

10.3 You are responsible for verifying current laws, regulations, and professional standards applicable to your practice or business.

## **11. Limitation of Liability**

11.1 To the fullest extent permitted by law, HCCT and its directors, employees, contractors, and affiliates shall not be liable for any indirect, incidental, consequential, special, or punitive damages, or for any loss of profits, revenue, data, or business arising out of or in connection with your use of the Services.

11.2 HCCT's total aggregate liability for any claims arising out of or relating to the Services or these Terms shall not exceed the amount you have paid to HCCT for the Services giving rise to the claim during the twelve (12) months preceding the event.

11.3 Nothing in these Terms limits or excludes liability that cannot be limited or excluded under applicable law.

## **12. Indemnity**

You agree to indemnify and hold harmless HCCT and its officers, employees, and agents from and against any claims, liabilities, damages, losses, and expenses (including reasonable legal fees) arising out of or related to:

- Your use or misuse of the Services;
- Your violation of these Terms; or
- Your infringement of any third-party rights.

## **13. Changes to the Services and Terms**

13.1 HCCT may update, modify, or discontinue any part of the Services at any time, with or without notice.

13.2 We may revise these Terms from time to time. The "Last Updated" date indicates when they were most recently changed. Continued use of the Services after changes become effective constitutes your acceptance of the revised Terms.

## **14. Suspension and Termination**

14.1 HCCT may suspend or terminate your access to the Services, in whole or in part, if:

- You breach these Terms;
- Your account is used in a fraudulent or abusive manner; or
- We are required to do so by law or by a competent authority.

14.2 Upon termination, your right to access the Services will cease, but any provisions of these Terms that by their nature should survive termination will remain in effect (including intellectual property, limitations of liability, and dispute provisions).

## 15. Governing Law and Dispute Resolution

15.1 Unless otherwise required by mandatory local law, these Terms are governed by and construed in accordance with the laws of Hong Kong Special Administrative Region.

15.2 Any dispute arising out of or relating to these Terms or the Services shall first be addressed through good-faith negotiations. If not resolved, disputes shall be submitted to the exclusive jurisdiction of the courts of Hong Kong, unless applicable law requires otherwise.

## 16. Contact Information

If you have any questions about these Terms or the Services, please contact us at:

### **HCCT Group – Compliance Team**

Email: [hcctbusiness@gmail.com](mailto:hcctbusiness@gmail.com)

Website: <https://hcctbusiness.com>

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