

Terms and Conditions

Please read these terms and conditions carefully before using the Concord Visa platform.

Last updated: 26 April 2026

These Terms and Conditions ("Agreement") govern your access to and use of the services ("Services") provided by Concord ("we", "us", "our"). By accessing or using our website, software, or Services (including signing up, creating an account, or clicking "I agree"), you ("you", "your", "User") agree to be bound by this Agreement. If you do not agree, you must not use the Services.

1. Definitions

- **Services:** Any software, platforms, tools, support, content, communications, or features made available by Concord.
- **Account:** Your registered user profile with credentials to access the Services.
- **Subscription:** Any paid or free plan that entitles you to use all or part of the Services.

2. Acceptance of Terms

By accessing or using the Services, you confirm that:

- You are at least 18 years old and have the legal capacity to agree to this Agreement.
- You have read and agree to these Terms.
- You agree that this Agreement is legally binding.

3. Privacy Policy

Your use of the Services is also governed by our Privacy Policy available at: <https://concordvisa.com/legal/privacy-policy>

If there is a conflict between the Privacy Policy and these Terms, the Terms shall prevail to the extent they govern your conduct or rights regarding the Services.

4. License and Use Rights

Subject to your compliance with this Agreement, we grant you a non-exclusive, non-transferable, revocable license to access the Services solely for your personal or business use. You agree not to:

- Copy, reverse engineer, decompile, or disassemble any part of the Services.
- Use the Services in any unlawful way.
- Access or use the Services to develop a competing product.
- Attempt to gain unauthorized access to any part of the platform.

5. Accounts and Security

To use certain parts of the Services, you must register for an Account with accurate, current information. You are responsible for:

- Maintaining the confidentiality of your login credentials.
- All activities that occur under your Account.
- Not sharing your password or Account access.

We reserve the right to suspend or terminate Accounts that violate this Agreement or where we suspect unlawful activity.

6. Subscriptions, Fees, and Billing

If you choose a paid Subscription:

- You authorize us to charge all applicable fees to your selected payment method.
- Subscriptions automatically renew unless cancelled before the renewal date.
- Fees are non-refundable unless required by law.
- Taxes are your responsibility unless stated otherwise.
- We do not guarantee any specific immigration outcome as a result of using the Services.

7. Free Trials

Free trial offers, if provided, are subject to additional terms and may convert automatically to a paid Subscription once the trial period ends unless cancelled prior to expiry.

8. Intellectual Property

All content, trademarks, logos, software, documentation, and proprietary materials within the Services are owned or licensed by Concord and protected by intellectual property laws. You receive no ownership rights under this Agreement.

9. Termination

We may terminate or suspend your access to the Services:

- For violation of this Agreement.
- For inactivity or non-payment.
- At our discretion with notice.

Upon termination, your rights under this Agreement immediately cease. We may delete or retain data as permitted by our Privacy Policy.

10. Disclaimers

The Services are provided "as is" and "as available" without warranties of any kind, whether express or implied. We do not guarantee:

- Visa approval.
- Immigration success.
- Government processing timelines.
- Accuracy of third-party information.

11. Limitation of Liability

To the maximum extent permitted by law:

- Concord shall not be liable for indirect, incidental, special, consequential, or punitive damages.
- Our total liability shall not exceed the amount you paid us in the twelve (12) months preceding the claim.
- Your sole remedy for dissatisfaction is to discontinue use of the Services.

12. Governing Law

This Agreement shall be governed by and construed in accordance with the laws of New Zealand, without regard to conflict of law principles.

13. Dispute Resolution

Any dispute arising out of or relating to this Agreement shall first be resolved through good faith negotiation. If unresolved, disputes shall be submitted to the courts of competent jurisdiction in New Zealand, unless otherwise required by law.

14. Changes to These Terms

We may update these Terms from time to time. We will notify users of material changes by posting an updated version on our website or by email. Continued use of the Services after changes constitutes acceptance of the revised Terms.

15. Contact Information

If you have any questions about these Terms, please contact:

Concord Visa

contact@concordvisa.com