Wisdom Vault

Questions and Answers for Our Members and the Public

A plain-language explanation of who we are, what you pay for, and why joining Wisdom Vault is always your own free choice.
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We hear that some people are worried that Wisdom Vault might be a scam, or that members are being forced to pay. We understand why people ask, and we want to answer those questions directly and honestly. Please read this short document. If anything is still not clear, talk to us first — our contact details are at the end — and we will do our best to help.

1. Who runs Wisdom Vault?

Wisdom Vault is a digital learning platform operated in Malawi by The Vault, an independent digital business. The business is not yet registered as a company, and we do not pretend otherwise. Our website is https://wisdom-vault-peach.vercel.app and our support email is listed at the end of this document. If you want to confirm who you are dealing with, contact us — we answer openly and we keep a verifiable record of every payment we receive.

2. What do people actually pay for?

Wisdom Vault is a paid learning platform — like an online school or a magazine you subscribe to. When you pay the membership fee, you get access to learning content: courses, guides, ebooks and videos on topics such as business and finance, technology, personal growth and practical skills. The price is always shown to you before you pay.

Your fee is payment for that content access. It is not an investment, it is not money we keep and promise to grow, and Wisdom Vault never promises that you will earn money back from it.

3. Is joining and paying by force?

No. Nobody is forced, pressured or tricked into joining or paying.

- **Registration is free and separate from payment.** You can create an account without paying anything.
- **You must first agree, on a clear consent screen,** that you understand this is a paid service and accept the Terms and Privacy Policy. The screen has an “I Agree” button and a “Disagree” button. If you click “Disagree”, the process stops and no account is made.

- **Every payment is authorized by you** on your own phone through your mobile-money provider (Airtel Money or TNM Mpamba via PayChangu). No one can deduct money from you without your own action.
- **There are no hidden automatic charges.** If there is ever a renewal fee, it is shown to you first and you pay it only if you choose to.

If someone told you that you must join, or pressured you to pay before you understood what you were buying, please contact us immediately and we will review what happened. Remember that a payment can only be made by you, on your own phone, so never let anyone push you into sending money before you are sure. Please read section 6 before you pay.

4. What about the referral rewards — is this a pyramid scheme?

No — and this is the easiest thing to check. In a pyramid scheme, people pay money mainly to get paid for bringing in more people, and most members end up losing. Wisdom Vault is different in important ways:

- **You are buying content, not an opportunity.** Your fee pays for learning content that you can use immediately, whether or not you ever invite anyone.
- **Nobody must recruit anyone.** Members who never invite a single person keep full access to everything they paid for.
- **Rewards are bonuses, not income.** The referral reward is a fixed bonus paid only when a person you invited freely chooses to join and pay. It is never promised as a salary or a guaranteed income, and no one is promised they will get rich by inviting others.
- **The rules are the same for everyone.** There is one account per person, and rewards from fake or duplicate accounts are refused and reversed.

5. How do referral rewards work exactly?

When you join, you receive your own referral link. If a friend uses it, joins willingly and pays the membership fee, and that payment is confirmed, you are rewarded: currently MWK 7,000 for a directly referred member, with a smaller secondary reward of MWK 1,000 where that level of the program applies. The amounts are published on the platform. Rewards are added to your wallet and can be withdrawn according to the withdrawal rules shown in the app.

6. What if I am not satisfied? Are fees refundable?

Paid fees are non-refundable once you have paid. This is why the consent screen asks you to confirm, before your account is even created, that you understand Wisdom Vault is a paid membership service, and why the full amount is always shown before you pay. Please take your time, read this document and the Terms of Service, and only pay when you are sure you want to join.

- **Your earned balance always stays yours:** if a withdrawal cannot be paid out to you, the full amount is returned to your wallet automatically. Money that never left the platform always comes back to you.
- **You can see everything:** every payment and every reward appears in your wallet history with the payment reference.
- **You can leave at any time:** you can stop using the platform and ask us to close your account and delete your data. Contact us and we will help.

7. What should I do if I think something is wrong?

First, contact us directly — most questions and complaints are resolved quickly when we can look at the account and the payment reference together. If you feel you were cheated or misled, tell us and we will investigate honestly. Wisdom Vault also cooperates with banks, mobile-money providers, the police and regulators, and it will never ask you to hide anything from them.

8. Why do some people join? A word about “quick money”

People join Wisdom Vault for different reasons. Many join because they want the learning content. Others join mainly because they are in a hurry to make money — perhaps they saw the referral rewards, or someone showed them an earnings screenshot. If that is your situation, please read this section slowly before you pay anything.

- **There is no quick money here.** Wisdom Vault sells learning content. Referral rewards are small, depend entirely on other people freely choosing to join, and are never guaranteed. That is stated in our Terms of Service, not hidden in small print.
- **Anyone who promises you earnings is breaking our rules.** No member, agent or staff member may promise you a specific income, tell you that you will “get rich”, or push you to pay quickly. If anyone does that, report them to us with their name or link and we will act on it.
- **If you only want fast money, please do not join.** Join because you want the content and the skills it teaches. That is what your fee buys — it is the only thing we promise, and it is worth taking your time to decide.
- **Pressure is a red flag, always.** A genuine platform can wait for your decision. Anyone who says “pay now or you lose the chance” is not following our rules — and no legitimate opportunity disappears just because you took a day to think.

9. Is Wisdom Vault legal? What the law actually says

Yes — selling access to digital learning content is ordinary, lawful commerce, the same as selling online courses, ebooks or a magazine subscription. But we know that simply saying “it is legal” is not enough, so here is what the law actually looks at when it asks whether a platform like this is legitimate.

Malawian law prohibits pyramid and “chain” schemes — schemes where money mostly moves between participants and the only way to “earn” is to keep recruiting others. When regulators and courts test whether a business is such a scheme, the questions are practical ones like these:

- **Is there a real product?** Yes. A member's fee buys real content — courses, guides, ebooks and videos — that they can use immediately. Recruiting is not the product; the content is.
- **Are people paid mainly for recruiting?** No. No member is required to recruit anyone, and members who never invite a single person keep everything they paid for. Referral rewards are a fixed bonus for real, valid sign-ups — never the main business.
- **Are returns promised?** No. We promise no earnings of any kind, and the Terms of Service say so expressly. Promising returns is exactly what makes a scheme illegal, which is why we forbid anyone from doing it on our behalf.
- **Is money taken honestly?** Every payment is made by you, on your own phone, after a consent screen and a clearly shown price. Nothing is ever deducted without your own action, and every transaction leaves a verifiable record with the payment gateway (PayChangu, Airtel Money or TNM Mpamba).

One thing we will never do is claim that a court has “approved” Wisdom Vault. No court has ruled on us, and any platform that waves around fake certificates, endorsements or “government approval” should be treated with suspicion. What actually protects you is the law plus your own checks: read the Terms of Service, keep your payment references, and if you want an independent opinion, ask a lawyer, your bank or your mobile-money provider — we welcome those questions.

That is also why we say it plainly: Wisdom Vault is not a fraud. We sell a real product, we never promise income, we never touch your money without your own authorization, we give you a full record of every transaction, and we cooperate with banks, mobile-money providers, PayChangu and law enforcement whenever a question is raised.

10. How can I reach you?

- **Support email:** administration@wisdomvault.com
- **Website:** https://wisdom-vault-peach.vercel.app
- **Operator:** The Vault (independent digital business, Malawi)

We encourage anyone with doubts to ask us before paying, and to report to us any person who claims they can force or guarantee anyone to earn money through Wisdom Vault — that is not how our platform works.

This document is an explanation of Wisdom Vault's published terms and practices as of September 2026. The Terms of Service and Privacy Policy on our website are the documents that govern use of the platform.