

# Terms of Service & Refund Policy

## Terms of Service (Effective Date: [Insert Date])

Welcome to [Your Business Name]. By purchasing our products or services, you agree to the following terms:

### 1. Services Provided

We offer digital products, including but not limited to:

- Online trading courses.
- Lifetime access to private Discord groups.
- VIP signals, trade ideas, and other educational materials.

Upon purchase, you gain instant access to the above services.

### 2. Payment Terms

- All payments are due in full at the time of purchase.
- Payments are processed securely through our platform and are non-refundable.

### 3. No Refund Policy

Due to the nature of our products and services, all sales are final and non-refundable. By purchasing our course and accessing the Discord group, you acknowledge and agree to the following:

- You receive immediate access to proprietary educational content.
- Digital goods cannot be returned once accessed or downloaded.

We do not offer refunds under any circumstances, including but not limited to:

- Change of mind.

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- Dissatisfaction with the course content or results.
- Failure to utilize the services provided.

### **4. User Responsibilities**

You agree to:

- Keep course content and Discord access confidential.
- Not share, distribute, or resell any materials provided.

Failure to comply may result in the suspension or termination of your access without refund.

### **5. Limitation of Liability**

We make no guarantees of financial success or specific outcomes. Trading involves risk, and all decisions are your responsibility.

### **6. Governing Law**

This agreement is governed by the laws of [Your Jurisdiction].