

Stock Moe Membership Cancellation & Refund Policy

This Cancellation & Refund Policy applies to Stock Moe memberships purchased through Patreon and Whop. YouTube Channel Memberships are subject to YouTube's own cancellation and refund policies, which are outside of our control.

Monthly Subscriptions:

- All monthly subscriptions are non-refundable. This is due to the immediate access provided to Stock Moe's intellectual content, including his personal portfolio, current option plays, expert panel content, educational class library, technical analysis indicator, trade alerts, AI bot trade ideas, due diligence resources, and more.
- Failure to cancel a monthly subscription before the renewal date will result in a recurring charge, for which no refund will be issued. It is the user's responsibility to cancel their subscription in a timely manner to avoid further charges.
- Not utilizing the Discord platform where content is shared does not entitle the user to a refund. It is the user's choice to connect to Discord, and instructions for doing so are provided in your membership welcome information and within your membership hub.

Annual Subscriptions:

- Annual subscriptions require a minimum commitment of one full month at the current monthly subscription price.
- After one full month, a pro-rata refund for the remaining months (total price paid minus the regular one-month price) may be issued on a case-by-case basis.
- Annual subscriptions are already discounted, so refunds will not be calculated based on the discounted annual price divided by 12. This is to prevent users from obtaining a discounted one-month membership by subscribing annually and then requesting a refund.
- Any active discounts or coupon codes at the time of the refund request will be honored in the refund calculation.

Lifetime Subscriptions:

- Lifetime subscriptions are non-refundable.

Duplicate Subscriptions:

- Refunds for duplicate subscriptions will be issued for the remaining time on annual memberships only. For example, if a user switches from a Patreon yearly membership to a Whop Lifetime membership, a refund for the remaining time on the Patreon annual membership may be issued.

- Refunds for duplicate subscriptions will generally be calculated on a pro-rata monthly basis. However, depending on the platform, a pro-rata daily calculation may be used.
- Duplicate payments for the same subscription will be refunded.

Unauthorized Transactions:

- Claims of accidental subscriptions will follow the standard refund policy.
- Unauthorized transactions (e.g., by a minor) may be eligible for a refund on a case-by-case basis. Factors considered include account activity and whether a Discord account was connected, indicating intentional access to the content.
- In cases of suspected fraud, users should contact their credit card company to initiate a dispute process.

Platform Errors and Service Changes:

- Stock Moe is not responsible for technical errors on the part of Patreon, Whop, or YouTube that may prevent access to content.
- Stock Moe reserves the right to change membership perks and offerings. These changes will be reflected in the subscription description on the respective platform. Refunds will not be issued due to changes in perks or offerings.
- Occasional downtime in bots or Stock Moe not issuing trades every day are not valid reasons for a refund.

Coupon Codes:

- Discounts and coupon codes do not alter the refund policy.
- The difference in price due to a coupon code may be refunded within 7 days of the purchase date upon request. After 7 days, no refunds related to coupon codes will be issued.

Currency Conversion:

- Refunds will be issued in the original currency whenever possible.
- If it is not possible to issue a refund in the original currency, the refund amount will be calculated in the original currency and then converted to USD using the current exchange rate on the date the refund is processed.

Processing Time:

- Refund requests will be acknowledged within 24-72 hours.
- The refund process may take an additional 24-72 hours to initiate.
- Once initiated, the refund may take up to 10 business days to be credited back to the original payment method.

Contact Information:

- To request a refund, please use the following channels:
 - Discord: Submit a ticket in the #submit-ticket channel.
 - Whop: Contact the Help Desk in your user hub.
 - Patreon: Send a private message.
 - YouTube Channel Memberships: Contact YouTube directly, as they manage all aspects of their memberships.

Case-by-Case Considerations:

- "Case-by-case" reviews for annual refunds and unauthorized transactions will consider factors such as account activity, evidence of unauthorized use, and suspicious account behavior.

Alternative Dispute Resolution:

- We are committed to resolving any refund disputes fairly. If an agreement cannot be reached, we are open to exploring mutually agreeable alternative dispute resolution methods.

Disclaimer:

This Cancellation & Refund Policy is subject to change. Please refer to the most recent version on our website or platform-specific membership information.