

Refund and Chargeback Policy

By purchasing access to The TBR Academy's digital products, including but not limited to access to our Discord server, you acknowledge and agree to the following strict refund and chargeback policy:

1. No Refunds

Due to the nature of our digital products, which can be easily duplicated, saved, and reproduced, The TBR Academy does not offer any refunds under any circumstances. This includes, but is not limited to, situations where:

- You forgot to cancel your membership or subscription.
- You are dissatisfied with the product or service after purchase.
- You accidentally purchased the product or service.
- You attempt to request a refund on the same day of the purchase or at any time thereafter.

2. No Chargebacks

All purchases are final. By purchasing any product or service from The TBR Academy, you agree not to initiate any chargebacks with your credit card provider or payment processor. Any attempt to do so will be considered a violation of this agreement and may result in immediate termination of access to all services and potential legal action.

3. Service Access & Feature Changes

By purchasing access to The TBR Academy, you understand and agree that **all tools, features, and services—including but not limited to trading algorithms, educational content, live sessions, and community features—are subject to change, modification, or removal at any time without notice.**

The TBR Academy continuously evolves based on user needs, market conditions, and business operations. **No specific feature, including any trading algorithm, is guaranteed to remain available or in a particular form.** The modification, suspension, or removal of any feature does **not entitle you to a refund, credit, or compensation.**

By making a payment, you agree that you are purchasing **access to a dynamic and evolving educational service, not a fixed set of tools or guarantees.**

4. Commitment Responsibility

By committing to a purchase, especially a yearly membership or long-term subscription, you are taking full responsibility for understanding the commitment and the financial obligation involved.

No exceptions will be made for refunds or chargebacks due to personal oversight or failure to cancel in time.

5. Digital Nature of Products

Our offerings are digital and instantly accessible upon purchase. As such, once you have gained access to our digital content, there is no way to return the product. The TBR Academy reserves the right to deny any and all refund requests regardless of the reason, emphasizing the finality and non-refundable nature of the purchase.

6. Terms Acceptance

By completing a purchase, you explicitly acknowledge and accept these terms and agree that you have reviewed, understood, and agreed to the strict no-refund and no-chargeback policy set forth by The TBR Academy.

7. Legal Enforcement

In the event of a chargeback, The TBR Academy reserves the right to pursue legal action to recover the funds, including any additional costs incurred as a result of the chargeback. This may include collection fees, legal fees, and other expenses related to enforcing this policy.

8. Changes to the Policy

The TBR Academy reserves the right to update or change this Refund and Chargeback Policy at any time. It is the responsibility of the purchaser to review this policy regularly to ensure they are aware of any changes.