# Refund & Cancellation Policy - The Professional Trader's Edge

Last Updated: July 11, 2025

#### 1. Overview

This Refund & Cancellation Policy explains our policies regarding refunds, cancellations, and subscription management for The Professional Trader's Edge services. By purchasing or subscribing to our services, you agree to the terms outlined in this policy.

# 2. Monthly Subscription Policy

### 2.1 No Refunds Policy

**All monthly subscription fees are non-refundable.** Once payment has been processed for your monthly subscription, we do not provide refunds for any reason, including but not limited to:

- Change of mind about the service
- Inability to use the service due to personal circumstances
- Dissatisfaction with content or community
- Technical issues on your end
- Failure to cancel before renewal

## 2.2 Cancellation Anytime

**You can cancel your subscription at any time** through your account settings or by contacting our support team at noah@rodenstevenson.com.

**Important Cancellation Details:** - Cancellation takes effect at the end of your current billing period - You will retain access to all premium features until your current subscription expires - No partial refunds are provided for unused time in your billing period - Once cancelled, you will lose access to premium content and community features

# 3. Free Trial Policy

#### 3.1 Free Trial Cancellation

If you are on a free trial: - You may cancel at any time during the trial period without charge - Cancellation must occur before the trial period expires to avoid being charged - Access to premium features ends immediately upon cancellation during trial

#### 3.2 Trial to Paid Conversion

- Free trials automatically convert to paid subscriptions unless cancelled
- The first payment will be processed at the end of the trial period
- Once the first payment is processed, the standard no-refund policy applies

# 4. Payment and Billing

## 4.1 Recurring Billing

- Subscriptions are billed on a recurring monthly basis
- Payments are automatically charged to your chosen payment method
- It is your responsibility to ensure your payment method is valid and current.

## 4.2 Failed Payments

- If a payment fails, your access may be suspended until payment is resolved
- We may attempt to process payment multiple times
- Accounts with failed payments may be cancelled after a grace period

# 5. Exceptional Circumstances

#### 5.1 Technical Issues (Our End)

In rare cases where our service is unavailable due to technical issues on our end for extended periods (more than 48 consecutive hours), we may provide: - Extension of service period - Account credit for affected time - Refund consideration on a case-by-case basis

## 5.2 Billing Errors

If there is a billing error on our part: - We will correct the error promptly - Refunds may be issued for duplicate charges or incorrect amounts - You must report billing errors within 30 days of the charge

## 6. Cancellation Process

#### 6.1 How to Cancel

You can cancel your subscription through: - Your account settings on our platform - Contacting support at noah@rodenstevenson.com - Through your payment provider (though we recommend using our platform)

#### 6.2 Cancellation Confirmation

- You will receive confirmation of your cancellation via email
- Cancellation takes effect at the end of your current billing period
- No further charges will be applied after cancellation

#### 6.3 Reactivation

- You may reactivate your subscription at any time
- Reactivation will be charged at the current subscription rate
- Previous account history and progress may be restored

# 7. Dispute Resolution

### 7.1 Chargeback Policy

- Chargebacks or payment disputes must be resolved directly with us first.
- Initiating a chargeback without contacting us may result in account termination
- We will work with you to resolve billing concerns before they escalate

#### 7.2 Contact for Disputes

For any billing disputes or concerns, contact us at noah@rodenstevenson.com before initiating any chargeback process.

# 8. Legal Requirements

#### 8.1 Consumer Protection Laws

This policy operates within the bounds of applicable consumer protection laws. In jurisdictions where certain refund rights cannot be waived, those rights remain in effect despite this policy.

## 8.2 European Union Rights

EU consumers may have additional rights under applicable consumer protection directives that cannot be waived by this policy.

## 9. Service Modifications

## 9.1 Service Changes

- We reserve the right to modify our services at any time
- Significant changes will be communicated with advance notice
- Service modifications do not entitle subscribers to refunds

## 9.2 Price Changes

- Subscription prices may change with 30 days advance notice
- Price changes apply to new billing cycles after the notice period
- You may cancel before price changes take effect

#### 10. Account Termination

#### 10.1 Termination by Us

We may terminate your account for: - Violation of Terms of Service - Fraudulent activity - Abuse of our services or community - Non-payment of fees

### 10.2 No Refund Upon Termination

- No refunds are provided if we terminate your account for cause
- You forfeit access to all premium content and services immediately

#### 11. Data and Content Access

#### 11.1 Post-Cancellation Access

- Access to premium content ends when your subscription expires
- You may retain access to any downloaded free materials
- Community access is revoked upon subscription expiration

#### 11.2 Data Retention

- Your account data may be retained according to our Privacy Policy
- You may request account deletion after cancellation
- Some data may be retained for legal or business purposes

## 12. Contact Information

For questions about cancellations, billing, or this policy:

**Email:** noah@rodenstevenson.com **Response Time:** We will respond to cancellation and billing inquiries within 24-48 hours.

# 13. Policy Updates

We may update this Refund & Cancellation Policy from time to time. Changes will be posted on our website and communicated to active subscribers via email when material changes are made.

# **14.** Key Points Summary

#### **IMPORTANT REMINDERS:**

- Cancel Anytime: You can cancel your subscription at any time
- No Refunds: Monthly subscription fees are non-refundable
- End of Billing Period: Cancellations take effect at the end of your current billing cycle
- Automatic Renewal: Subscriptions automatically renew unless cancelled
- Contact Us: Reach out to noah@rodenstevenson.com for assistance

Before subscribing, please ensure you understand and agree to our no-refund policy while recognizing your ability to cancel at any time.

This Refund & Cancellation Policy is effective as of July 11, 2025 and supersedes all prior refund policies.