

# Wealth Club Terms of Service

By purchasing any Wealth Club subscription, program, or service, you agree to be bound by the following Terms of Service:

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## Educational Disclaimer

Wealth Club provides educational services only and is not a registered investment advisor, broker-dealer, or financial institution. Wealth Club does not provide financial, legal, or investment advice. All guidance, training, or demonstrations offered by Wealth Club are solely for educational and informational purposes.

You assume full responsibility for your trading and financial decisions. Any trades or investments you make based on our content are conducted entirely at your own risk. Wealth Club disclaims any warranties regarding the accuracy, completeness, or timeliness of its educational materials.

No guarantee is made regarding results. Past performance does not predict future outcomes. All examples, analysis, or demonstrations (including in chatrooms or training sessions) are hypothetical and for educational purposes only. You are encouraged to exercise independent judgment, conduct personal research, and consult licensed financial professionals before making decisions.

Wealth Club is not responsible for any direct, indirect, incidental, or consequential damages, nor for reliance on our content or interruptions in service.

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## Community Conduct

Members must conduct themselves respectfully within our community. Sharing or redistributing proprietary information, harassment, disruptive behavior, or illegal activity will result in immediate account termination without refund.

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## Refund Policy

Wealth Club only offers a 30-day money-back guarantee when explicitly stated in a specific promotional offer. To qualify for this refund, you must:

- Provide proof of the promotion clearly stating the 30-day guarantee.
- Complete all course materials.
- Actively participate in the private Discord for at least 15 days.
- Attend at least one live training session.
- Submit a broker statement showing no profits after at least 30 days of active trading.

Accounts that are not actively traded during the qualifying period will not be eligible. Wealth Club reserves the right to deny refund requests if any information submitted is fraudulent or tampered with. Refund requests must be submitted within 30 days of initial payment and include an explanation. Approved refunds restrict re-enrollment for six (6) months.

Payments made via cryptocurrency, Zelle, or at discounted rates are strictly non-refundable.

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## **Chargebacks**

Any attempt at chargeback will result in:

- Immediate and permanent removal from all services.
  - Legal action for theft of services with intent to defraud.
  - Liability for attorney fees, court costs, damages, and additional penalties.
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## **Subscription and Payment Terms**

- All subscription payments are non-refundable.
- Subscriptions renew automatically each billing cycle unless canceled before renewal.
- Wealth Club reserves the right to store and manage payment information securely.
- Fees exclude taxes, levies, or duties. Subscribers are solely responsible for all applicable taxes.

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## Commitment Plans and Payment Obligations

By enrolling in any Wealth Club program or subscription that includes a commitment plan or split-pay option, you agree to the following:

1. **Binding Commitment**

Enrollment constitutes a legally binding contract to pay the full purchase price, regardless of payment schedule selected. Whether paid in full or through installments, you remain responsible for the entire agreed balance. **By enrolling, you explicitly acknowledge that you are legally bound to complete all required payments in full.**

2. **Payment Terms**

You authorize Wealth Club to automatically charge your payment method according to the agreed schedule until the full balance is paid. All payments are final and non-refundable.

3. **Failure to Pay**

If any scheduled payment fails due to insufficient funds, expired card, or other reasons, Wealth Club will continue to attempt to collect payment. If payments remain unsuccessful, the entire remaining balance of your commitment will become **immediately due in full.**

4. **Late Fees & Penalties**

In addition to the accelerated balance, a penalty equal to **20% of the remaining unpaid balance** will be applied. Wealth Club reserves the right to reduce this penalty to **10% at its discretion.** You will also be liable for all collection costs, attorney fees, and court costs.

5. **No Cancellation or Chargebacks**

Commitment plans are not subscriptions and cannot be canceled early. Selecting a payment plan does not release you from the obligation to pay the full balance. Any attempt to cancel mid-plan or dispute charges will be treated as fraud.

6. **Legal Responsibility**

By proceeding with enrollment, you acknowledge and agree that failure to fulfill payment obligations will result in acceleration of the balance due, late fees, referral to collections, and legal action to recover all amounts owed, including attorney fees and damages.

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## **Legal and Liability Disclaimer**

Wealth Club does not guarantee specific financial outcomes. Members are solely responsible for their financial decisions. Wealth Club shall not be liable for financial losses, damages, or reliance on content provided.

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## **Privacy and Communications**

By enrolling, you consent to receive electronic communications, including email and SMS. Message and data rates may apply.

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## **Amendments**

Wealth Club reserves the right to update or modify these Terms of Service at any time. Continued use of our services constitutes acceptance of the updated terms.