

## RETURN POLICY

### ## Champion's Lifestyle — Champions Academy & Champions Affiliates

Effective Date: October 1, 2025

Last Updated: October 31, 2025

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### ## NO REFUNDS

Champions Academy and Champions Affiliates are non-refundable offers. Once you complete payment and gain access to the Services, you are not entitled to a refund under any circumstances.

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### ## WHY NO REFUNDS?

#### ### 1. Immediate Access to High-Value Materials

Upon enrollment, you receive immediate access to:

- All educational videos, modules, and curriculum
- Daily trading signals (Telegram)
- Private community and group call recordings (Whop)
- Templates, tools, calculators, and resources
- Champions Vault resource library
- Affiliate program and marketing materials (if applicable)

Because you receive instant access to these high-value materials, we cannot offer refunds.

## ### 2. Our Guarantee is Outcome-Based, Not Money-Back

Champions Academy (Upfront+Monthly plan) includes a 6-month profitability guarantee:

"If you are not profitable or have not significantly improved your trading after 6 months of active membership, you will receive 6 additional months of Champions Academy access for free (excluding signals, which you already have for life)."

This guarantee is conditional on your full engagement and compliance with the requirements outlined in the Terms and Conditions (Section 4).

- If you meet all requirements, we will work with you for an additional 6 months at no cost
- If you do not meet the requirements, you are not eligible for the extension

Our guarantee is about results and continued support, not refunds. We are committed to helping you succeed, but we cannot guarantee success if you do not engage with the Services.

## ### 3. The Value is Too High

Champions Academy and Champions Affiliates provide:

- Step-by-step trading education and daily signals
- Live group calls and recorded sessions (3x per week)
- Private community and ongoing support
- Affiliate earning opportunities with tiered commissions and residual income
- Proven strategies, tools, and frameworks

The value of what you receive far exceeds the enrollment cost. We stand behind the quality of our Services and our commitment to your success.

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## ## NO EXCEPTIONS

We do not offer refunds for any reason, including but not limited to:

- Change of mind
- Dissatisfaction with the Services
- Inability to attend calls or complete the education due to personal circumstances (illness, work, family, etc.)
- Failure to achieve profitability
- Failure to earn affiliate commissions
- Missed payments or subscription cancellations
- Technical issues or platform outages (we will resolve these, but no refunds will be issued)
- Claims of "not enough support" or "not enough value"

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## ## WHAT YOU KEEP IF YOU CANCEL

If you cancel your Champions Academy membership:

Upfront+Monthly Plan:

- Keep: Lifetime access to daily signals
- Lose: Education library, group calls, community access, risk calculator, Champions Vault, affiliate commissions (unless you meet affiliate retention requirements)

### Monthly-Only Plan:

- Lose: Everything (signals, education, group calls, community, tools, affiliate commissions)

You do not receive a refund for any payments made prior to cancellation.

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### ## EXCEPTIONS (FRAUD OR TECHNICAL ERROR ONLY)

We will only issue a refund in the following cases:

- Duplicate charge: You were accidentally charged twice for the same enrollment
- Fraudulent charge: Someone made an unauthorized purchase using your payment method (you must provide proof)
- Technical error on our end: A billing error occurred due to a mistake by Champion's Lifestyle (rare)

To request a refund for one of these exceptions, contact us at [thechampionslifestyle@gmail.com](mailto:thechampionslifestyle@gmail.com) with:

- Your full name
- Enrollment date
- Payment receipt or transaction ID
- Detailed explanation of the issue

We will review your request within 7 business days and issue a refund if applicable.

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## ## CHARGEBACKS AND DISPUTES

If you initiate a chargeback or payment dispute with your bank or credit card company without first contacting us, we reserve the right to:

- Immediately terminate your access to all Services
- Forfeit all unpaid affiliate commissions
- Pursue legal action for breach of contract
- Report the chargeback as fraudulent (if applicable)
- Ban you from all future Champion's Lifestyle products and services

Before initiating a chargeback, please contact us at [thechampionslifestyle@gmail.com](mailto:thechampionslifestyle@gmail.com) to resolve the issue.

We have documented proof of:

- Your enrollment and acceptance of the Terms and Conditions, EULA, and this Return Policy
- Your access to the Services
- All group calls, signals, and support provided
- Your engagement (or lack thereof) with the Services

Chargebacks are taken very seriously and will be contested with full documentation.

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## ## YOUR COMMITMENT

By enrolling in Champions Academy or Champions Affiliates, you acknowledge that:

- You have read and understood this Return Policy
- You understand this is a non-refundable offer
- You understand the 6-month profitability guarantee (Upfront+Monthly plan) is outcome-based, not money-back
- You are committed to engaging fully with the Services
- You accept full responsibility for your decision to enroll

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## ## QUESTIONS OR CONCERNS?

If you have questions about this Return Policy or need support with the Services, please contact us:

Champion's Lifestyle

Email: [thechampionslifestyle@gmail.com](mailto:thechampionslifestyle@gmail.com)

Location: Toronto, Ontario, Canada

We are here to help you succeed — but we cannot offer refunds.

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END OF RETURN POLICY

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## SUMMARY:

- No refunds, period — clearly stated upfront

- Why no refunds: Immediate access + outcome-based guarantee + high value
- What you keep if you cancel: Lifetime signals (Upfront+Monthly) or nothing (Monthly-Only)
- Exceptions: Only fraud, duplicate charges, or technical errors
- Chargeback warning: Immediate termination + legal action
- Your commitment: You acknowledge no refunds when you enroll