



This Return Policy applies to all purchases made from The Market Lens. By completing a purchase, the customer acknowledges and agrees to the terms outlined in this document. The Market Lens provides immediate digital access to educational content and private community resources. Because digital goods cannot be returned or reversed once delivered, all sales must be treated as final to maintain clarity, fairness, and consistency.

1. All Sales Are Final

All purchases of The Market Lens memberships, including monthly, quarterly, annual, and lifetime plans, are final and non refundable once access has been granted. Memberships provide immediate digital delivery of educational materials, tools, and private community access. Because digital products cannot be returned, unconsumed, or revoked in a way that restores them to their original state, the full value of the product is considered delivered at the moment access is activated.

Refunds are not provided under any circumstance after access is delivered. This applies regardless of:

- Whether the user logged in or used the content
- Changes in personal or financial circumstances
- Misunderstanding of the service before purchase
- Accidental purchases or buyer remorse
- Device or technical issues on the user side
- Perceived lack of results or performance
- Inactivity or lack of participation

This standard aligns with industry practices for digital educational products and subscription based digital services. By completing a purchase, the user affirms understanding that all sales are final due to the nature of immediate digital access.

2. User Responsibility for Subscription Management

Customers are solely responsible for managing their subscriptions. This includes:

- Cancelling before the renewal date
- Monitoring billing dates
- Updating payment information
- Understanding the billing frequency selected at checkout

Cancellations stop future billing but do not qualify the user for a refund of any previous charges. We do not issue refunds for late cancellations, forgotten cancellations, or periods of inactivity.

3. Lifetime Memberships

A lifetime membership is a one time purchase that provides ongoing access to The Market Lens for the lifespan of the product. Access is granted immediately, which means the full digital value is delivered at the time of purchase. Because digital content cannot be returned once access is provided, all lifetime membership sales are final and non refundable.

The Market Lens may make updates or improvements to the platform over time, and certain features may evolve as the service grows. If the platform is ever discontinued in the future, access would end at that time. This clause exists only to account for long term business changes and is not an indication of any plan to end the service.

4. Chargebacks and Disputes

Initiating a chargeback for a valid and delivered purchase violates this policy. We provide timestamped access logs, delivery confirmations, and proof of purchase to payment processors in order to contest invalid disputes. Filing a chargeback may result in permanent removal from The Market Lens platform and restrictions on future access.

5. Exceptions

Refunds are issued only in the case of a verified duplicate charge for the same product purchased unintentionally within the same billing period. A duplicate charge means the customer was billed twice for the identical membership without placing a second order. Both transactions must be visible and verifiable in our billing system. If confirmed, the duplicate payment will be refunded and the original purchase will remain active.

No other exceptions are offered.

6. Agreement at Checkout

By completing a purchase, the user confirms the following:

- They have read and understand this Return and Refund Policy
- They acknowledge that digital access is delivered immediately
- They agree that all sales are final
- They accept responsibility for managing and cancelling their subscription
- They understand that refunds will not be issued after access is granted

7. Contact

For questions regarding this policy or for assistance with account access, contact: lens@themarketlens.com