Effective Immediately

Applies to ALL Membership Plans (Monthly, 6-Month, Yearly, Discounted, Promotional, and Special Offers)

1. ALL SALES ARE FINAL — NO REFUNDS UNDER ANY CIRCUMSTANCES

OptionHub provides immediate access to digital content and Discord services. Because digital delivery is instant and cannot be reversed, **ALL sales are final**.

No refunds will be issued for ANY reason, including but not limited to:

- Change of mind
- Not using or not accessing the service
- Dissatisfaction with content
- Lack of results or expectations
- Forgetting to cancel
- Wanting to cancel early
- Not understanding the service
- Financial difficulties
- Duplicate purchases
- Purchased by mistake
- "Unauthorized transaction" (if payment method belongs to purchaser or household)
- Claims of "fraud" after receiving access
- Discord, WHOP, or account login issues caused by the user

Technical issues on the user's side

Once access is granted, **delivery is complete**, and payment becomes **non-refundable and non-reversible**.

2. NO PARTIAL OR PRORATED REFUNDS

Prepaid memberships (6-month or yearly) are **not prorated** and **not refundable**, even if the member chooses to stop using the service early.

Unused time has no cash value.

3. NO CANCELLATION OF CHARGES ALREADY PAID

Payments that have already been processed **cannot be cancelled**, **reversed**, **or disputed**. Cancellation ONLY prevents **future** renewals if submitted under policy terms.

4. DIGITAL DELIVERY CONFIRMATION

You acknowledge and agree that digital delivery is complete when ANY of the following occur:

- Discord access is granted
- WHOP membership becomes active
- Welcome email or onboarding link is sent
- Login or authentication is recorded on our servers

OptionHub may store:

- IP addresses
- Device info

- Login timestamps
- WHOP/Stripe payment logs
- Discord access logs

These records are used as valid proof of delivery for dispute defense.

5. CHARGEBACK & DISPUTE WAIVER

By completing a purchase, the member agrees:

- NOT to file a chargeback or payment dispute for any reason
- That the above delivery records serve as proof of service
- That any chargeback attempt will be considered a breach of contract

OptionHub will provide:

- Signed contract
- WHOP payment record
- Stripe invoice
- Access logs
- IP address logs
- Discord timestamp logs

...to the payment processor for defense.

Members attempting to dispute legitimate charges may be **permanently banned** from all OptionHub services.

6. CANCELLATION POLICY

To avoid renewal charges, the member must cancel at least 7 days before their next billing date.

Cancellations apply to future billing cycles only — not past ones.

7. NO GUARANTEES OR PROMISED RESULTS

Trading involves risk. OptionHub does **not guarantee profits**, financial outcomes, or specific results.

Lack of results or skill is not grounds for a refund.

8. ACCESS TERMINATION FOR VIOLATIONS

OptionHub reserves the right to suspend or terminate access for:

- Sharing content
- Harassment
- Chargeback attempts
- Rule violations

Termination due to violations does **not** qualify for a refund.

FINAL STATEMENT

By purchasing any OptionHub membership, you are confirming that you understand and agree to this strict No-Refund Policy, and you waive all rights to dispute, reverse, or charge back payments once access is delivered.