

REFUND AND CANCELLATION POLICY

By subscribing to **The Fractal Wave/Elite**, you agree to the following terms. All subscription plans, including both recurring and one-time payments, are non-refundable. When you complete your subscription — by making the payment and confirming your intention to subscribe — you agree that your membership will start immediately. **The Fractal Wave/Elite** will grant you access to all content and resources related to your plan.

Once you access **the Fractal Wave/Elite** VIP Discord community and the members area on Whop, along with all included materials on Discord, your membership is active, and services are considered redeemed.

Monthly Subscription

The **Fractal Wave/Elite** has an automatic monthly billing cycle. If you do not cancel your subscription, payments will be automatically charged each month. By subscribing, you agree to this billing plan and understand that you can cancel at any time. If you cancel, you will still have access until the end of your current billing period.

Lifetime Access

For those who purchase **Lifetime Access**, please note that this is a **one-time payment** for permanent access to all content and services. Due to the nature of the product, **Lifetime Access** is **non-refundable**. Once the payment is made and access is granted, we consider the service fully delivered. You have already received access to all materials, and therefore, no refunds will be provided.

Community Experience

If, for any reason, you are dissatisfied with your experience in the **Fractal Wave/Elite** community or feel that it did not meet your expectations, please understand that all relevant details about what is included are clearly outlined on our website. If the information was provided but not fully read or understood, we cannot be held responsible. Refunds will **not** be provided in these cases. Should you have concerns, we will direct you to the relevant information on our website where it is clearly stated. It is your responsibility to review all details before subscribing.

How to Cancel Your Subscription

You can cancel your **Fractal Wave/Elite** subscription at any time. If you do, you will continue to have access to the platform and all content until the end of your current billing period. No refunds will be issued for cancellations made after the billing date.

To cancel your subscription, please follow these steps:

1. **Sign in to Whop:** Log in using your email address and security code.
2. **Go to Membership Settings:** Navigate to your memberships page.
3. **Find Your Subscription:** Select the “Manage” button next to the subscription you want to cancel.

4. **Confirm Cancellation:** Follow the prompts to complete the cancellation.

If you subscribed via a Stripe payment link (instead of Whop), you'll need to request cancellation via Instagram at **@koshkahfx**, by Discord at **@koshkahfx** or by email at: **koshkahfx@thefractalwave.com**

Cancellation Policy

To ensure your cancellation is processed in time, please submit your request at least **48 hours before your renewal date**. This gives us enough time to handle your request.

Please note that **The Fractal Wave/Elite** is not responsible if you forget to cancel before the renewal date. If you miss the renewal window, you will still be charged for the next billing period. However, you will have access to all content until the end of that period. No refunds will be provided for missed cancellations.

Disputes and Violations

If you dispute a subscription or payment, your membership will be immediately suspended. We will also notify our payment providers, as per the terms of this agreement.

For more details on account suspensions and terminations, and to understand your rights, please refer to our **Terms & Conditions**.