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OVERVIEW

this return policy explains the conditions under which bookclub may offer returns, credits, or exceptions. by purchasing any bookclub product, you agree to this policy. bookclub provides prop-trading education through digital courses, coaching calls, and private community access, all of which are delivered instantly upon purchase. because access to our digital content is granted immediately (with no free trial or introductory period), all sales are generally final.

NON-REFUNDABLE DIGITAL PRODUCTS

all bookclub products – including course modules, downloadable materials, membership or discord community access, and one-on-one or group coaching sessions – are sold on a non-refundable basis. once you are granted access to the digital content or services, the sale is final. digital products cannot be “returned” in the way physical goods can, and your purchase is considered final sale upon delivery of login credentials or access to the materials.

EXCEPTIONAL CIRCUMSTANCES

in rare and exceptional cases, bookclub may consider a discretionary credit or partial refund. such exceptions are not guaranteed and are granted solely at bookclub’s discretion. examples where we might consider an exception include an accidental duplicate purchase of the same course, or a verified technical issue on our end that entirely prevented you from accessing the content. to be eligible for a possible exception, you must contact bookclub support within 48 hours of your purchase and provide clear documentation of the issue (for instance, proof of double billing or screenshots of an error preventing access). any credits or refunds issued in these cases will typically be in the form of an account credit or a partial refund, and will only cover the specific product or issue in question.

CHARGE-BACKS & PAYMENT DISPUTES

initiating a charge-back with your bank or credit card issuer before contacting bookclub for support is a violation of our terms of service. if you have a concern or dissatisfaction with your purchase, we require that you first reach out to our support team to seek a resolution. should you proceed to file a charge-back or payment dispute without giving us the opportunity to assist, bookclub reserves the right to immediately terminate all access to our courses, community, and services associated with your account. furthermore, we report any fraudulent or unwarranted charge-back attempts to the payment processors and card issuers involved. bookclub will contest illegitimate disputes by providing evidence of your purchase and delivery of the digital product. please note that attempting to circumvent our no-refund policy through a charge-back may be deemed fraud and could affect your standing with payment providers.

EU & UK RIGHT OF WITHDRAWAL NOTICE

customers residing in the european union or united kingdom are advised of the following: under eu and uk consumer protection laws, you may normally have a 14-day “cooling-off” period during which you can withdraw from a contract for digital content. however, by purchasing bookclub’s digital products, you expressly consent to immediate access to the content and acknowledge that this 14-day right of withdrawal is waived once the digital delivery begins. at checkout, you will be asked to confirm that you understand you are foregoing the cooling-off period in order to receive instant digital access. this waiver is in compliance with applicable consumer laws for digital content downloads and streaming services.

SUBSCRIPTION RENEWALS

if bookclub offers any subscription-based services or recurring membership plans, those subscriptions will automatically renew at the interval stated (for example, monthly or annually) using the original payment method on file. you will be charged on each renewal date (such as the monthly anniversary of your sign-up date) unless you cancel in advance. to avoid being charged for the next billing cycle, you must cancel your subscription before the upcoming renewal date. once a subscription payment has been processed, no refund will be provided for that billing period. if you cancel a subscription, you will retain access for the remainder of the period you have paid for, but the subscription will not renew thereafter. there are no prorated or partial refunds for cancelling in the middle of a subscription term.

in addition, if you purchase a bookclub product through an installment payment plan (for example, splitting the fee into multiple monthly payments), the purchase is still considered a final sale. you are responsible for completing all agreed installment payments in full and on time. failure to pay an installment may result in suspension or termination of access to the content, but any payments already made remain non-refundable. choosing an installment plan does not grant a right to cancel or receive a refund of any prior payments once access to the digital product has been provided.

PRICE ADJUSTMENTS & PROMOTIONS

bookclub does not offer price adjustments or retroactive credits for promotions. the price you agree to at the time of purchase is the final price for that transaction. if the product you purchased later goes on sale or if we offer a discount code or run a promotional campaign after your purchase, you will not be entitled to a refund or credit for the difference in price. similarly, limited-time offers, flash sales, or coupon codes cannot be applied to past orders that have already been completed. each purchase is a standalone transaction, and all discounts or promotions are prospective only.

TRANSFERS & ACCOUNT SHARING

purchases of bookclub courses and memberships are personal to the original buyer and are non-transferable. this means you may not sell, gift, or share your access credentials (username,

password, or invite links) to any other individual or entity. account sharing or any form of unauthorized transfer of access is strictly prohibited. if we detect that content or access is being shared in violation of our terms, bookclub reserves the right to terminate your access without notice and without any refund. additionally, any customer found to be reselling, trading, or sharing their bookclub account or materials will forfeit eligibility for any discretionary refunds or credits, and may be permanently barred from the community and future purchases.

HOW TO REQUEST AN EXCEPTION

if you believe your situation warrants an exception to this return policy, you must submit a request to bookclub support for review. to do so, please send an email to support@kj.ventures with the subject line "refund exception request" (or similar). in the body of your email, include the following details: your full name, the email address associated with your bookclub account or purchase, your order number or transaction id, the date of purchase, and a detailed explanation of the issue or reason for requesting an exception. attach any relevant supporting documents or evidence, such as duplicate purchase receipts, error screenshots, or other proof. exception requests should be submitted as soon as possible, preferably within 48 hours of your purchase or of discovering the issue. once we receive your request, our team will review the information and respond via email, typically within five (5) business days. please be aware that all decisions regarding exceptions are final. if an exception is granted, it will generally be a one-time accommodation and will not alter our stated policy for future transactions.

PROCESSING APPROVED CREDITS

for any case where bookclub approves a refund or credit (for example, under an exceptional circumstance as described above), we will process it as follows: if a refund is authorized, it will be issued to the original payment method used for the purchase. we cannot, under any circumstances, send a refund to a different card, bank account, or person than was initially charged. refund processing times may vary depending on your bank or credit card company, but typically you can expect the refunded amount to appear in your account within 7–10 business days after approval. if an account credit is issued instead of a refund (for instance, a credit applied to your bookclub account for future use), it will be available for you to apply toward other bookclub products or services for a period specified at the time of issuance. account credits are not redeemable for cash and are only valid within the bookclub platform. international customers: please note that all refunds are issued in usd (united states dollars). if you made a purchase using a non-us credit card or currency, the exact amount you receive in your local currency may differ from what you paid, due to exchange rates or foreign transaction fees. bookclub is not responsible for any currency conversion differences or fees levied by your bank.

CONTACT

if you have questions about this return policy or need assistance with any purchase, please contact bookclub customer support. the fastest way to reach us is by email at

support@kj.ventures we are committed to helping you and will do our best to respond to inquiries within a reasonable time frame (typically within 1-2 business days).