Return & Refund Policy

Oracle Insights Ltd · Registered in England and Wales · Last updated: 29 August 2026

1. What this policy covers

This policy explains refunds and cancellations for digital products and subscriptions sold by Oracle Insights Ltd through Whop, including the Oracle+ / Premium membership, TradingView indicators and toolkits, software subscriptions, and one-off digital products such as guides and courses. Everything we sell is a digital product delivered immediately; nothing physical is shipped, so nothing can be "returned" — this policy is therefore about refunds and cancellation.

2. Free trials — try before you pay

Where offered, free trials (for example the 3-day Premium trial and indicator trials) exist precisely so you can evaluate the product before paying. You can cancel during the trial at no cost through your Whop account and you will not be charged. If you do not cancel before the trial ends, the subscription begins and the first payment is taken.

3. Subscriptions and cancellation

You can cancel any subscription at any time in your Whop account (Whop → your memberships → manage). Cancellation stops all future renewals. You retain access until the end of the billing period you have already paid for. We do not provide pro-rata refunds for the unused part of a billing period.

Renewal charges are your responsibility to manage: we recommend cancelling at least 24 hours before your renewal date. A renewal payment taken because a subscription was not cancelled in time is not refundable, except where required by law or at our discretion under section 5.

4. Digital content and the 14-day cooling-off period

If you are a consumer in the UK or EU you normally have a 14-day right to cancel a distance purchase. For digital content, that right is lost once supply begins with your acknowledgement: **by purchasing our digital products you expressly consent to immediate delivery and acknowledge that you lose the statutory right of withdrawal once access is granted** (Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013, and equivalent EU rules).

This does not affect your statutory rights in respect of digital content that is faulty, not as described, or not fit for purpose. If something you bought from us does not work as described — for example an indicator that will not load after following the setup steps and working with our support — you are entitled to a repair, replacement or, where we cannot fix it, an appropriate refund.

5. Fair-use refunds at our discretion

Outside your statutory rights, refunds are discretionary. We look at genuine cases fairly — duplicate purchases, accidental double subscriptions, or billing errors will always be corrected. Contact us within 14 days of the charge via the Oracle Insights Discord support-ticket system (discord.com/invite/4KnsD9KmNy) or buckotrades@oracleinsights.com with your Whop order details, and we will respond as quickly as we can.

We do not refund: change of mind after content has been accessed or downloaded; dissatisfaction with trading outcomes (our products are education, not a profit guarantee); renewal charges where the subscription was not cancelled in time (except as above); or accounts terminated for breach of our Terms of Service (for example content leaking or account sharing).

6. Chargebacks

If you believe a charge is wrong, contact us first — nearly every billing issue can be fixed quickly through support. Opening a chargeback without contacting us, or for content already delivered and accessed, is treated as a breach of our Terms and will result in immediate termination of access to all products and communities, and may result in a ban from future purchase.

7. How refunds are paid

Approved refunds are processed through Whop back to your original payment method. Timing depends on your payment provider, typically 5–10 business days.

8. Contact

Questions about this document can be raised via the Oracle Insights Discord support-ticket system (discord.com/invite/4KnsD9KmNy) or by email at buckotrades@oracleinsights.com.