

TOPTIER ACADEMY

RETURN & REFUND POLICY

Effective Date: August 20, 2026

This Return & Refund Policy applies to purchases of TopTier Academy digital courses, memberships, mentorship programs, educational resources, and related services ("Services"). Please review the applicable product description, price, access period, billing terms, and this policy before completing a purchase.

1. DIGITAL PRODUCTS & IMMEDIATE ACCESS

Many TopTier Academy products include digital content or access that may begin shortly after successful payment. Because digital materials and member-only resources can be delivered immediately, eligibility for a refund may depend on the product purchased, whether access or delivery has occurred, the reason for the request, applicable law, and the rules of the payment or financing provider. This policy does not eliminate any non-waivable consumer rights.

2. REFUND REQUESTS

If you believe a purchase was made in error or there is a material problem with the Services delivered, contact TopTier Academy through its official support channel as soon as reasonably possible. Include the purchaser name, order or transaction information, product purchased, date of purchase, and a clear explanation of the issue. Do not send full payment-card numbers or passwords.

3. ELIGIBLE CIRCUMSTANCES

TopTier Academy may review refund requests involving duplicate charges, verified billing errors, material technical issues that prevent access and cannot reasonably be corrected, failure to provide the purchased Service as described, or other circumstances where a refund is required by applicable law or payment-provider rules. Approval is not automatic and depends on the facts of the request.

4. CHANGE OF MIND & RESULTS

A customer's change of mind, failure to use available educational materials, scheduling conflicts, or dissatisfaction with personal financial, trading, investing, sports-analysis, or other outcomes does not by itself establish that the educational Service was defective or not delivered. TopTier Academy does not guarantee profits, income, investment returns, trading results, sports outcomes, payouts, or other financial results.

5. SUBSCRIPTIONS & CANCELLATION

For recurring memberships or subscriptions, cancellation stops future renewals according to the cancellation terms shown at checkout or in the customer's account. Unless otherwise required by law or expressly stated for a particular offer, cancellation does not automatically create a refund for a billing period that has already begun or for Services already delivered.

6. THIRD-PARTY FINANCING / BNPL

If a customer uses a Buy Now, Pay Later ("BNPL") or other third-party financing provider, financing approval, installment obligations, interest or fees, and repayment terms are governed by the customer's agreement with that provider. Any approved merchant refund will be processed through the applicable payment or financing channel when required. Customers should not assume that canceling access automatically cancels a separate financing obligation; the financing provider's procedures and applicable law control.

7. CHARGEBACKS & PAYMENT DISPUTES

Customers are encouraged to contact TopTier Academy support first when they believe a billing or delivery error has occurred so the issue can be reviewed promptly. Nothing in this policy prevents a customer from exercising lawful rights with a card issuer, payment processor, financing provider, or consumer-protection authority. TopTier Academy may provide accurate transaction, access, delivery, and communication records when responding to a payment dispute.

8. ACCESS AFTER REFUND OR REVERSAL

When a purchase is refunded, reversed, canceled for nonpayment, or otherwise rescinded, access associated with that purchase may be terminated. This may include access to courses, memberships, communities, mentorship resources, downloadable materials, or other paid Services, subject to applicable law and contractual obligations.

9. PROCESSING TIME

If a refund is approved, TopTier Academy will initiate it through the applicable payment method or provider. Posting times are controlled by banks, card issuers, payment processors, or financing providers and may vary. TopTier Academy cannot guarantee the date on which an external financial institution will post the credit.

10. POLICY UPDATES

TopTier Academy may update this policy prospectively as its Services, payment methods, or legal requirements change. The policy applicable to a transaction will be interpreted together with the terms presented for that purchase and any mandatory consumer protections.

Important: This policy is designed to clearly document refund procedures while preserving customer rights required by law and applicable payment or BNPL-provider rules. It does not promise BNPL approval and should match TopTier Academy's actual fulfillment and support practices.

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This is a general business-policy template and should be reviewed by qualified legal counsel for your specific business and applicable state and federal requirements.