

PSA Academy Inc. d/b/a
PLATINUM STOCK ALERTS
TERMS AND CONDITIONS

Version 2.0 | Last Updated: April 12, 2026

These Terms and Conditions (“Agreement”) govern your use of the services provided by PSA Academy Inc., doing business as Platinum Stock Alerts (“we,” “our,” or “us”), a New Jersey corporation, which provides trade ideas, trading education and related content (“Services”). By accessing or using our Services, including but not limited to the Platinum Stock Alerts website, Discord server, social media accounts, or any form of communication (collectively, the “Platform”), you agree to comply with and be bound by these Terms and Conditions.

1. Acceptance of Terms

By accessing or using our Platform and Services, you agree to be bound by these Terms and Conditions and any applicable laws and regulations. If you do not agree with these Terms, you must refrain from using our Services.

You must be at least 18 years old to use our Services. By using our Services, you represent that you are of legal age and have the legal capacity to enter into this Agreement.

2. Services Provided

Platinum Stock Alerts provides trade ideas, educational resources, and community interactions related to the stock market and futures markets. Our Services are intended for educational, informational and entertainment purposes only and are not intended as financial advice. We do not guarantee any financial success, and all decisions made based on our alerts/trade ideas, posts, or communications are at your own risk.

3. Educational and Entertainment Purposes

All content posted in our Discord server, social media channels, email communications, and any other platform or medium is for educational and entertainment purposes only regardless of who the content/posts come from. This includes but is not limited to trade ideas, stock analysis, futures analysis, testimonials, profit screenshots, performance results, and other related content. We do not provide financial advice, and nothing posted or shared should be construed as a recommendation to buy or sell any securities or futures contracts. Always do your own research and consult with a professional financial advisor before making any trade or investment decisions.

4. No Financial Advice

By using our Services, you acknowledge that Platinum Stock Alerts, its staff, or contributors are not licensed financial advisors, broker-dealers, or registered investment advisers, and nothing provided by us constitutes financial, investment, or legal advice. We strongly recommend that you consult with a licensed financial advisor before making any investment decisions. The information provided by Platinum Stock Alerts is not intended to replace professional advice or judgment.

You understand that no communication from Platinum Stock Alerts should be construed as an offer or solicitation to buy or sell any security or financial instrument.

5. Risk Acknowledgment

Trading stocks, options, futures, and other financial instruments involve substantial risk of loss, and you should only engage in such activities if you understand and are willing to accept these risks. You acknowledge that past performance is not indicative of future results and that you may lose money while using our Services. Most traders

lose money. Platinum Stock Alerts will not be liable for any losses you may incur.

You should never trade with money you cannot afford to lose. You should carefully consider whether trading is appropriate for you in light of your experience, objectives, financial resources, and other relevant circumstances.

6. User Conduct

You agree not to misuse the Platform or Services, including but not limited to:

- Posting offensive, abusive, or inappropriate content
- Engaging in illegal or unethical trading practices
- Spamming or disrupting other users' experiences
- Sharing, distributing, or reproducing proprietary content outside the authorized channels

All content posted in our Discord server, including but not limited to trade ideas, analysis, educational materials, and proprietary indicators, is confidential and proprietary to Platinum Stock Alerts. Members are prohibited from sharing, distributing, reproducing, or disclosing any content outside the Discord server or with non-members. Violation of this provision will result in immediate termination of membership without refund and may result in legal action to protect our intellectual property rights.

7. No Guarantees – Performance Disclaimers

Platinum Stock Alerts makes no guarantees regarding the accuracy, reliability, or results of the content provided. While we strive to offer valuable and accurate information, we do not guarantee any specific outcome or return on investment. Your use of our Services is at your own risk.

Any testimonials, success stories, win rates, performance results, or earnings claims shared are not typical and do not guarantee similar results. Individual trading results vary widely and depend on factors including but not limited to experience, capital, risk tolerance, market conditions, timing, and execution. Most traders lose money, and you should not expect to achieve similar results.

Past performance, whether actual or hypothetical, is not necessarily indicative of future results. Hypothetical or simulated performance results have certain inherent limitations. Unlike actual performance records, simulated results do not represent actual trading and may not reflect the impact of material economic and market factors. No representation is being made that any account will or is likely to achieve profits or losses similar to those shown.

7A. Testimonials, Screenshots, and Results Disclaimer

All testimonials, profit screenshots, trade results, account statements, win rates, performance data, and earnings claims displayed on our Platform, website, social media, or any marketing materials are for entertainment and illustrative purposes only. These results are not typical and do not guarantee that you will achieve similar outcomes.

Screenshots and testimonials represent individual experiences that may not reflect the typical member experience. Trading results vary significantly based on factors including but not limited to individual skill, experience, capital, risk management, market conditions, timing, and execution.

We do not verify the authenticity of any submitted screenshots or testimonials. Any profit screenshots or results shared by anyone on any of our platforms—including but not limited to members, non-members, analysts, instructors, moderators, or any other individuals regardless of their role or username—are for entertainment purposes only and are anecdotal. This applies to all content posted in our Discord server, social media, website, live streams, or any other communication channel, regardless of who posts it.

Performance results shown by instructors or members may reflect outcomes from simulated or demonstration accounts rather than live trading. Such results may not account for real-world trading conditions including but not limited to market slippage, broker commissions, execution delays, or other costs that would be incurred in actual trading environments.

8. Third-Party Links

Our Platform may contain links to third-party websites or services, including but not limited to brokerage platforms, trading tools, and financial websites. Platinum Stock Alerts is not responsible for the content, accuracy, practices, or privacy policies of these third-party sites, and the inclusion of these links does not imply endorsement or affiliation with those websites or services. Your use of third-party services is at your own risk.

9. Modification of Terms

Platinum Stock Alerts reserves the right to modify these Terms and Conditions at any time, without prior notice. Any changes will be effective immediately upon posting on the Platform and/or website. It is your responsibility to regularly review these Terms and Conditions for updates. By continuing to use our Services after changes are made, you accept the updated Terms.

10. Termination

Platinum Stock Alerts reserves the right to suspend or terminate your access to the Platform and Services at our sole discretion, for any reason, including violation of these Terms and Conditions, without a refund or prior notice.

11. Indemnification

You agree to indemnify, defend, and hold harmless Platinum Stock Alerts, its affiliates, officers, directors, employees, agents, and contractors from any and all claims, losses, liabilities, damages, costs, and expenses (including reasonable attorney's fees) arising out of or relating to:

- Your use of the Platform or Services
- Your violation of these Terms and Conditions
- Your violation of any rights of another party
- Your trading activities or financial decisions
- Any content you post or share on our Platform

12. Limitation of Liability

In no event shall Platinum Stock Alerts, its affiliates, officers, directors, employees, or agents be liable for any indirect, incidental, special, consequential, or punitive damages, or any loss of profits, revenue, data, or use, arising out of or in connection with the use or inability to use our Services, even if we have been advised of the possibility of such damages.

To the maximum extent permitted by law, our total liability to you for all claims arising out of or related to these Terms or our Services shall not exceed the amount you paid to us in the twelve (12) months preceding the claim.

13. Governing Law

These Terms and Conditions shall be governed by and construed in accordance with the laws of the State of New Jersey, without regard to its conflict of law principles. Any disputes arising from these Terms will be resolved in accordance with Section 17 (Dispute Resolution and Arbitration) below.

14. Privacy Policy

Your privacy is important to us, and this Privacy Policy explains how we collect, use, disclose, and protect your information when you use our services.

Information We Collect

We may collect the following types of information:

- **User Information:** Discord username, user ID, email address, and profile details
- **Messages and Interactions:** Any messages, reactions, or content you post within the server
- **Payment Information:** Billing details and transaction history (processed securely through third-party payment processors)
- **Usage Data:** Server activity, feature usage, and engagement patterns
- **Technical Information:** IP address, device type, browser type, and operating system
- **Account Activity Monitoring Data:** Login timestamps, session durations, concurrent session indicators, and access pattern data collected for security and enforcement purposes (see Section 14A)

How We Use Your Information

We use your information to:

- Provide and maintain our Services
- Process payments and manage subscriptions
- Communicate with you about our Services
- Improve and personalize your experience
- Enforce our Terms and Conditions, including detection of unauthorized account sharing and content distribution
- Comply with legal obligations

Data Sharing and Disclosure

We do not sell your personal information. We may share your information with:

- **Service Providers:** Third-party vendors who assist in operating our Platform
- **Legal Requirements:** When required by law or to protect our rights and safety
- **Business Transfers:** In connection with a merger, acquisition, or sale of assets

Data Security

We implement reasonable security measures to protect your information from unauthorized access, use, or disclosure. However, no method of transmission over the Internet or electronic storage is 100% secure, and we cannot guarantee absolute security.

Your Rights

Depending on your location, you may have certain rights regarding your personal information, including:

- **Access:** Request a copy of your personal data
- **Correction:** Request corrections to inaccurate information
- **Deletion:** Request deletion of your personal information (subject to legal obligations)

To exercise these rights, please contact us at Info@platinumstockalerts.com.

Cookies and Tracking

We may use cookies and similar tracking technologies to enhance your experience on our Platform. You can manage your cookie preferences through your browser settings.

Changes to Privacy Policy

We may update this Privacy Policy from time to time. Any changes will be posted on our Platform, and continued use of our Services constitutes acceptance of the updated policy.

★ NEW PROVISION

14A. Platform Activity Monitoring and Account Security

To protect the integrity of our Services and enforce these Terms and Conditions, Platinum Stock Alerts monitors activity on our own Platform. By using our Services, you expressly consent to the following monitoring activities conducted solely within our Platform:

- **Login and Session Monitoring:** We track login timestamps, session durations, IP addresses, device identifiers, and geographic access locations associated with your account.
- **Concurrent Session Detection:** We monitor for simultaneous or overlapping login sessions that may indicate unauthorized sharing of account credentials.
- **Access Pattern Analysis:** We analyze usage patterns, including frequency of access, content viewed, and activity timing, to identify anomalies consistent with credential sharing or unauthorized access.
- **Content Access Logs:** We log which proprietary alerts, trade ideas, and materials are accessed, and when, to support enforcement of our intellectual property rights.

This monitoring is conducted solely on Platinum Stock Alerts' own systems and Platform. We do not access, intercept, or monitor your private communications, personal devices, text messages, phone calls, or any communications occurring outside of our Platform. All monitoring is limited to activity within our systems as necessary to detect violations of these Terms and protect our proprietary content.

Accounts exhibiting patterns consistent with credential sharing, unauthorized access, or content distribution may be subject to investigation, suspension, or permanent termination without refund, and may result in legal action as described in Sections 6 and 18.

15. Subscription and Payment Terms

Payment and Billing

Subscription fees are charged in advance on a monthly, quarterly, or annual basis depending on your selected plan. All fees are non-refundable except as required by law or as explicitly stated in these Terms.

By subscribing, you authorize Platinum Stock Alerts or its payment processor to charge your chosen payment method for the subscription fee and any applicable taxes. If your payment method fails, we may suspend or terminate your access to the Services.

Auto-Renewal

Your subscription will automatically renew at the end of each billing period unless you cancel before the renewal date. You can cancel your subscription at any time through your account settings or by contacting us at Info@platinumstockalerts.com before your billing date. Cancellations take effect at the end of the current billing period, and you will retain access until that date.

No Refund Policy

All sales are final. Platinum Stock Alerts does not offer refunds or credits for any subscription fees, including for:

- Partial billing periods
- Unused subscription time after cancellation
- Changes in subscription plans
- Account termination (voluntary or involuntary)
- Dissatisfaction with the Services or content

Reason for No Refund Policy: Platinum Stock Alerts provides immediate access to digital educational content, proprietary trade ideas, real-time alerts, live streaming sessions, and exclusive community access upon subscription. Because these are digital services delivered instantly and consumed in real-time, we cannot “take back” the value you have already received. This policy is consistent with industry standards for digital content and subscription-based services.

Chargeback and Dispute Policy

- **Good Faith Disputes:** If you believe there is a genuine billing error or unauthorized charge, contact us at Info@platinumstockalerts.com immediately. We are committed to resolving legitimate issues fairly.
- **Fraudulent Chargebacks:** Filing a chargeback or payment dispute with your bank or credit card company after receiving and consuming our Services constitutes fraud. By subscribing, you acknowledge that initiating a chargeback without first attempting to resolve the issue with us is a breach of this Agreement.
- **Consequences of Chargebacks:** If you file a chargeback or payment dispute after consuming our Services, we reserve the right to: (a) immediately terminate your account and access to all Services, (b) pursue all available legal remedies to recover the disputed amount plus costs and fees, and (c) report the fraudulent chargeback to relevant authorities and credit agencies.
- **Legal Action:** Fraudulent chargebacks may result in legal action for breach of contract, fraud, and theft of services. We will vigorously defend against unwarranted chargebacks and seek compensation for all associated costs, including attorney’s fees.
- **Evidence of Agreement:** By completing your subscription purchase, you confirm that you have read and agreed to our no-refund policy and that you received immediate access to digital services, which constitutes full delivery of purchased services.

If you have a legitimate dispute regarding billing or service delivery, please contact us at Info@platinumstockalerts.com before filing any chargeback or dispute. We are committed to resolving issues fairly and promptly.

16. Futures Trading Disclosure

IMPORTANT NOTICE: Trading futures contracts involves substantial risk of loss and is not suitable for all investors. You should carefully consider whether trading is appropriate for you in light of your experience, objectives, financial resources, and other relevant circumstances.

CFTC RULE 4.41 – HYPOTHETICAL OR SIMULATED PERFORMANCE RESULTS HAVE CERTAIN LIMITATIONS. UNLIKE AN ACTUAL PERFORMANCE RECORD, SIMULATED RESULTS DO NOT REPRESENT ACTUAL TRADING. ALSO, SINCE THE TRADES HAVE NOT BEEN EXECUTED, THE RESULTS MAY HAVE UNDER-OR-OVER COMPENSATED FOR THE IMPACT, IF ANY, OF CERTAIN MARKET FACTORS, SUCH AS LACK OF LIQUIDITY. SIMULATED TRADING PROGRAMS IN GENERAL ARE ALSO SUBJECT TO THE FACT THAT THEY ARE DESIGNED WITH THE BENEFIT OF HINDSIGHT. NO REPRESENTATION IS BEING MADE THAT

ANY ACCOUNT WILL OR IS LIKELY TO ACHIEVE PROFIT OR LOSSES SIMILAR TO THOSE SHOWN.

Past performance, whether actual or hypothetical, is not necessarily indicative of future results.

17. Dispute Resolution and Arbitration

PLEASE READ THIS SECTION CAREFULLY. IT AFFECTS YOUR RIGHTS.

Binding Arbitration

Any dispute, claim, or controversy arising out of or relating to these Terms and Conditions or your use of our Services shall be resolved through binding arbitration administered by the American Arbitration Association (“AAA”) in accordance with its Commercial Arbitration Rules. The arbitration shall take place in New Jersey, and the arbitrator’s decision shall be final and binding.

Class Action Waiver

You agree to waive your right to participate in a class action lawsuit or class-wide arbitration. All disputes must be brought in your individual capacity and not as a plaintiff or class member in any purported class or representative proceeding.

Jury Trial Waiver

You agree to waive your right to a jury trial for any disputes arising out of or relating to these Terms and Conditions.

Exceptions

Notwithstanding the above, either party may bring an individual action in small claims court or seek injunctive relief in court to protect intellectual property rights.

Arbitration Costs

Each party shall bear its own costs of arbitration, including attorney’s fees, unless otherwise awarded by the arbitrator.

18. Intellectual Property Rights

All content, materials, features, and functionality available through our Services, including but not limited to text, graphics, logos, trade ideas, educational materials, custom indicators, software, and compilations, are the exclusive property of Platinum Stock Alerts and are protected by United States and international copyright, trademark, and other intellectual property laws.

You are granted a limited, non-exclusive, non-transferable license to access and use our Services for personal, non-commercial purposes only. You may not reproduce, distribute, modify, create derivative works of, publicly display, republish, download, store, or transmit any of our proprietary content without express written permission.

★ NEW PROVISION

18A. Single-User Membership; Prohibition on Credential Sharing

Your membership and access to our Services is strictly personal and non-transferable. Each subscription is licensed to a single named individual only. The following are expressly prohibited and constitute a material breach of this Agreement:

- Sharing your login credentials, Discord account access, or any other account access with any other person, whether a member or non-member

- Allowing any other person to access our Platform or receive our proprietary content through your account
- Using any tool, script, proxy, or method to allow multiple individuals to access our Services through a single subscription
- Reselling, sublicensing, or otherwise transferring access to our Services to any third party

Accounts found to be shared will be subject to immediate termination without refund and may be subject to legal action and liquidated damages as described in Section 18B. Platinum Stock Alerts reserves the right to use account activity monitoring (as described in Section 14A) to detect and investigate suspected credential sharing.

★ NEW PROVISION

18B. Embedded Content Identifiers and Watermarking

You acknowledge and agree that Platinum Stock Alerts may embed unique digital identifiers, metadata, watermarks, or other tracking elements (collectively, “Content Identifiers”) within our proprietary alerts, trade ideas, educational materials, indicators, and other content distributed through our Platform. These Content Identifiers may be visible or invisible and are used solely for the following legitimate purposes:

- Identifying the source of unauthorized distribution or sharing of proprietary content
- Detecting and investigating violations of Section 6 (User Conduct) and Section 18 (Intellectual Property Rights)
- Supporting legal action against members who breach these Terms
- Protecting Platinum Stock Alerts’ intellectual property and trade secrets

By using our Services, you consent to the embedding of Content Identifiers in materials you receive. You agree not to remove, alter, obscure, or circumvent any Content Identifiers. Tampering with or attempting to remove Content Identifiers constitutes an additional material breach of this Agreement and may be used as evidence in any legal proceeding arising from unauthorized content distribution.

★ NEW PROVISION

18C. Prohibition on Screenshots and Unauthorized Reproduction of Alerts

All trade alerts, trade ideas, signals, entry/exit levels, commentary, and related content distributed through our Platform (collectively, “Alert Content”) are proprietary and confidential. The following are expressly prohibited:

- Taking screenshots, screen recordings, photographs, or any other visual capture of Alert Content
- Forwarding, copying, transcribing, or otherwise reproducing Alert Content in any format, including but not limited to text messages, emails, social media posts, group chats, Discord servers, Telegram channels, or any other communication platform
- Sharing Alert Content with any non-member, regardless of the method used
- Summarizing, paraphrasing, or otherwise communicating the substance of Alert Content to any non-member in real time or near real time

Any member found to be capturing or distributing Alert Content in violation of this Section will be subject to immediate account termination without refund and may be liable for damages. You acknowledge that actual damages resulting from unauthorized distribution of Alert Content may be difficult to quantify and agree that a reasonable estimate of minimum damages per violation is five hundred dollars (\$500.00), which may be sought as liquidated damages in addition to any other remedies available at law or in equity.

19. Content Usage and Consent

By joining and participating in Platinum Stock Alerts' Discord server, live streams, voice channels, video content, text chats, or any other interactive platform or session, you grant Platinum Stock Alerts and its representatives an irrevocable, perpetual, worldwide, royalty-free, and fully transferable license to record, capture, use, reproduce, modify, publish, distribute, and display your:

- Voice and audio contributions
- Image, likeness, and video appearances
- Text messages, comments, and written contributions
- Reactions, emojis, and any other form of engagement
- Username, profile information, and any identifying information
- Trading results, testimonials, feedback, success stories, and profit screenshots (which may be used in marketing materials for entertainment purposes only)
- Any other content you contribute or create within our platforms

This license applies to use in any medium, format, or platform (now known or later developed) and for any purpose, including but not limited to:

- Educational materials and training content
- Promotional and marketing materials (including paid advertisements)
- Social media content across all platforms
- Website content and landing pages
- Sales videos and presentations
- Testimonials, case studies, and success stories
- Email marketing and newsletters
- Any other business, commercial, or promotional purposes

You waive any right to inspect or approve the finished recordings, materials, or content, and any right to royalties, compensation, or attribution for such use.

Retroactive Consent: This consent applies to all content and recordings from the date you joined our services forward. Continued membership after the effective date of these Terms constitutes retroactive consent for any content created prior to this date.

Opt-Out: If you do not wish to grant this consent, you must not join or participate in our Discord server, live streams, voice channels, text chats, or any other interactive features of our services. By choosing to participate in any capacity, you are actively and voluntarily consenting to these terms.

Reminder: We may periodically remind members during live sessions that content is being recorded and may be used as described in this section, but such reminders are courtesy only and do not change the terms of this consent.

20. Severability

If any provision of these Terms and Conditions is found to be invalid, illegal, or unenforceable, the remaining provisions shall continue in full force and effect. The invalid provision shall be modified to the minimum extent necessary to make it valid and enforceable.

21. Entire Agreement

These Terms and Conditions, together with our Privacy Policy, constitute the entire agreement between you and Platinum Stock Alerts regarding your use of our Services and supersede all prior agreements and understandings, whether written or oral.

22. No Waiver

Our failure to enforce any right or provision of these Terms and Conditions shall not constitute a waiver of such right or provision. Any waiver must be in writing and signed by an authorized representative of Platinum Stock Alerts.

23. Affiliate Program Terms and Conditions

This Section 23 governs your participation in the Platinum Stock Alerts Affiliate Program (“Affiliate Program”). By enrolling in or participating in the Affiliate Program, you (“Affiliate,” “you,” or “your”) agree to be bound by this Section in addition to all other provisions of this Agreement. If there is any conflict between this Section and the rest of this Agreement, this Section shall control with respect to the Affiliate Program.

23.1 Eligibility and Enrollment

To participate in the Affiliate Program, you must be at least 18 years of age and legally able to enter into a binding agreement under the laws of the State of New Jersey and your jurisdiction of residence. We reserve the right to accept or reject any affiliate application at our sole discretion and for any reason, without obligation to provide an explanation.

By enrolling, you represent and warrant that all information you provide is accurate, complete, and current, and you agree to promptly update any information that changes.

23.2 Independent Contractor Relationship

You are an independent contractor. Nothing in this Agreement creates a partnership, joint venture, employment, franchise, or agency relationship between you and Platinum Stock Alerts. You have no authority to make any representations, commitments, warranties, or agreements on our behalf. You are solely responsible for all taxes and reporting obligations arising from commissions earned under the Affiliate Program.

23.3 Commission Structure

The default affiliate commission is **\$10.00 recurring per referred user per billing period**, unless a different custom rate has been agreed upon in writing. Commission rates are set at our sole discretion and are subject to change at any time with or without notice.

Commissions are earned only on verified, legitimate referrals that result in completed, non-refunded, non-charged-back purchases. We reserve the right to withhold, adjust, reverse, or reclaim commissions in cases of:

- Suspected or confirmed fraud, manipulation, or policy violations
- Chargebacks, refunds, or disputed transactions by referred users
- Self-referrals or referrals from fictitious accounts
- Any violation of this Agreement

Commission payments are subject to any minimum payout thresholds and payment schedules established by us or our payment processor. We reserve the right to offset any amounts owed to us against unpaid commissions.

23.4 Permitted Promotion Methods

Affiliates may promote the designated featured product through the following approved channels:

- Organic social media posts (Instagram, X/Twitter, TikTok, YouTube, Facebook, LinkedIn, and similar platforms)
- Email marketing to your own opted-in, permission-based subscriber list
- Blog posts, articles, honest reviews, and authentic testimonials based on your genuine experience
- YouTube or TikTok video content, tutorials, and reviews
- Podcast mentions and endorsements
- Any other method expressly approved by us in writing

23.5 Prohibited Activities

The following activities are strictly prohibited. Violation of any of these provisions constitutes a material breach and may result in immediate termination and forfeiture of all unpaid commissions:

- Making false, exaggerated, deceptive, or misleading claims about the product, its results, or potential earnings
- Publishing fabricated testimonials, fake reviews, or endorsements
- Implying or stating guaranteed outcomes, results, earnings, or returns of any kind
- Sending unsolicited messages, DMs, emails, comments, or any form of spam
- Running paid advertising campaigns using our brand name, trademarks, logos, or likeness without prior written authorization
- Misrepresenting your relationship with us
- Cookie stuffing, click fraud, self-referrals, or any form of artificial or fake referral activity
- Violating any applicable local, state, federal, or international law or regulation

23.6 FTC Disclosure and Legal Compliance

You MUST clearly and conspicuously disclose your affiliate relationship in every piece of promotional content, in compliance with the Federal Trade Commission (FTC) Endorsement Guides (16 CFR Part 255) and any other applicable advertising regulations, including the New Jersey Consumer Fraud Act.

23.7 Content Standards

All promotional content must be honest, authentic, and based on your genuine experience with the product. It must not make guarantees about outcomes, earnings, results, or performance, and must comply with the terms of service of the platform on which it is posted.

23.8 Intellectual Property License

We grant you a limited, non-exclusive, non-transferable, revocable license to use our approved marketing materials, brand name, and logos solely for the purpose of promoting the featured product under the Affiliate Program. You may not modify, alter, or create derivative works of our intellectual property without prior written consent.

23.9 Data Privacy and Confidentiality

You must comply with all applicable data protection and privacy laws, including but not limited to the GDPR, CCPA, the New Jersey Data Privacy Act, and the CAN-SPAM Act. Any confidential information shared with you as part of the Affiliate Program is proprietary and must be kept strictly confidential.

23.10 Termination of Affiliate Participation

We reserve the right to suspend or terminate your participation in the Affiliate Program at any time, for any reason, with or without notice. Upon termination, all unpaid commissions may be forfeited at our sole discretion, your license to use our intellectual property terminates immediately, and you must immediately cease all promotional activities and remove all affiliate links within 5 business days.

23.11 Affiliate Indemnification

In addition to the indemnification obligations set forth in Section 11, you specifically agree to indemnify, defend, and hold harmless Platinum Stock Alerts from and against any and all claims, damages, losses, liabilities, costs, and expenses arising out of or related to your participation in the Affiliate Program, your promotional content, your breach of any provision of this Section 23, or your violation of any applicable law.

23.12 Limitation of Liability for Affiliate Program

TO THE MAXIMUM EXTENT PERMITTED BY LAW, PLATINUM STOCK ALERTS SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES ARISING OUT OF OR RELATED TO THE AFFILIATE PROGRAM. OUR TOTAL LIABILITY TO ANY AFFILIATE SHALL NOT EXCEED THE TOTAL COMMISSIONS ACTUALLY PAID TO THAT AFFILIATE IN THE TWELVE (12) MONTHS PRECEDING THE CLAIM.

23.13 Dispute Resolution

Any disputes arising out of or relating to the Affiliate Program shall be subject to the Dispute Resolution and Arbitration provisions set forth in Section 17 of this Agreement.

23.14 Governing Law

This Section 23 and the Affiliate Program shall be governed by and construed in accordance with the laws of the State of New Jersey.

23.15 Modifications to Affiliate Program

We reserve the right to modify the terms of the Affiliate Program, including commission rates, featured products, and these terms, at any time with or without notice. Continued participation in the Affiliate Program following any changes constitutes your acceptance of the updated terms.

24. Community Standards – Server Affiliation Representation

Platinum Stock Alerts is committed to maintaining a focused, professional, and cohesive community environment. Members may not display, wear, or otherwise represent Discord server tags, badges, role indicators, or affiliations associated with other trading-related Discord communities while participating in the Platinum Stock Alerts Platform. Members found to be in violation of this provision will be given the opportunity to remedy the issue upon notice, and continued non-compliance may result in suspension or termination of membership.

25. Member Responsibility to Stay Informed – Announcements Channel

Platinum Stock Alerts maintains a designated “Announcements” channel within our Discord server as the official channel for all material communications regarding membership, platform updates, policy changes, service modifications, scheduled downtime, and other important notices (collectively, “Official Notices”).

By maintaining an active membership, you agree and acknowledge the following:

- **Affirmative Duty to Monitor:** It is your responsibility as a member to regularly review the Announcements channel to remain informed of all Official Notices.

- **Constructive Notice:** All Official Notices posted in the Announcements channel shall be deemed received and acknowledged by all active members at the time of posting, regardless of whether an individual member has personally viewed or read the notice.
- **No Exception for Non-Receipt:** A member's claim of not having seen, read, or been aware of an Official Notice shall not constitute a valid basis for exemption from, or non-compliance with, any policy or requirement set forth in such notice.

Platinum Stock Alerts will make reasonable efforts to communicate material changes through the Announcements channel in a timely manner; however, we are not obligated to provide individual notice to each member beyond what is posted in the Announcements channel.

★ NEW PROVISION

26. Bot Licensing and Service Terms

This Section 26 governs the licensing of all proprietary Discord bots developed and offered by Platinum Stock Alerts, including but not limited to the King Bot and any other bots currently available or made available in the future (collectively, "PSA Bots" or individually, "the Bot"). By receiving access to any PSA Bot, the Discord server owner ("Bot Licensee") agrees to be bound by this Section in addition to all other provisions of this Agreement. If there is any conflict between this Section and the rest of this Agreement, this Section shall control with respect to Bot licensing.

26.1 License Grant

Platinum Stock Alerts grants the Bot Licensee a limited, non-exclusive, non-transferable, revocable license to use the applicable PSA Bot, including the King Bot, solely within the designated Discord server as specified in their agreement with Platinum Stock Alerts. This license is personal to the Bot Licensee and applies only to the specific Discord server approved by Platinum Stock Alerts. Each PSA Bot is licensed separately, and access to one Bot does not grant access to any other Bot offered by Platinum Stock Alerts.

26.2 Prohibited Uses

The following are strictly prohibited with respect to any PSA Bot, including the King Bot, and constitute a material breach of this Agreement:

- Adding any PSA Bot to any Discord server other than the one approved by Platinum Stock Alerts without prior written consent
- Sublicensing, reselling, renting, leasing, or otherwise transferring access to any PSA Bot to any third party
- Attempting to reverse engineer, copy, replicate, or recreate any PSA Bot or any of its features, functionality, code, or algorithms
- Using any PSA Bot to distribute content that violates any applicable laws or regulations including but not limited to securities laws, FTC regulations, or consumer protection statutes
- Misrepresenting any PSA Bot's capabilities, results, or performance to your community members
- Allowing unauthorized individuals to access or manage any PSA Bot within your server

26.3 Payment and Billing

Bot licensing fees for each PSA Bot, including the King Bot, are charged in advance on a monthly or agreed upon basis. All fees are non-refundable once the Bot has been activated and access has been granted to your server. By subscribing to Bot access, you authorize Platinum Stock Alerts to charge your chosen payment method for the licensing fee and any applicable taxes. Each PSA Bot is billed separately unless otherwise agreed upon in writing.

26.4 No Refund Policy

All Bot licensing fees for any PSA Bot, including the King Bot, are final and non-refundable. Platinum Stock Alerts provides immediate access to the Bot upon payment and cannot reclaim the value of services already delivered. This includes but is not limited to partial billing periods, unused access time after cancellation, dissatisfaction with the Bot's performance or content, and account termination voluntary or involuntary.

26.5 Chargeback and Dispute Policy

Filing a chargeback or payment dispute after receiving and using access to any PSA Bot, including the King Bot, constitutes fraud and a material breach of this Agreement. By agreeing to these Terms, the Bot Licensee acknowledges that initiating a chargeback without first attempting to resolve the issue directly with Platinum Stock Alerts is a breach of this Agreement and may be used as evidence in any resulting legal proceeding. Platinum Stock Alerts reserves the right to immediately terminate access to all PSA Bots, pursue all available legal remedies, and report fraudulent chargebacks to relevant authorities. If you have a legitimate billing concern contact us at Info@platinumstockalerts.com before filing any dispute.

26.6 Performance Disclaimer

Platinum Stock Alerts makes no guarantees regarding the performance, uptime, accuracy, or results generated by any PSA Bot, including the King Bot. All PSA Bots are provided for educational and informational purposes only. Platinum Stock Alerts is not responsible for any trading decisions made by you or your community members based on Bot output. Past performance of any alerts or signals delivered by any PSA Bot does not guarantee future results.

26.7 Termination of Bot Access

Platinum Stock Alerts reserves the right to suspend or terminate access to any or all PSA Bots, including the King Bot, at any time for any reason including but not limited to:

- Violation of any provision of this Agreement
- Non-payment of licensing fees
- Fraudulent or deceptive behavior
- Use of any PSA Bot in a manner that harms or could harm Platinum Stock Alerts' reputation or business interests

Upon termination you must immediately remove all PSA Bots from your Discord server. Continued use of any PSA Bot after termination constitutes theft of services and may result in legal action.

26.8 Indemnification

As a Bot Licensee you agree to indemnify, defend, and hold harmless Platinum Stock Alerts, PSA Academy Inc., its officers, directors, employees, agents, and contractors from and against any and all claims, damages, losses, liabilities, costs, and expenses including reasonable attorney's fees arising out of or related to:

- Your use of any PSA Bot, including the King Bot, within your Discord server
- Any claims made by your community members related to any PSA Bot's output or performance
- Your violation of any provision of this Agreement
- Your violation of any applicable law or regulation in connection with your use of any PSA Bot
- Any misrepresentation you make to your community members regarding any PSA Bot's capabilities or results

26.9 Limitation of Liability

To the maximum extent permitted by law, Platinum Stock Alerts shall not be liable for any indirect, incidental, special, consequential, or punitive damages arising out of or related to any PSA Bot licensing arrangement, including the King Bot. Our total liability to any Bot Licensee shall not exceed the total licensing fees actually paid for the specific Bot in question in the three months preceding the claim.

26.10 Confidentiality

All information shared with you as a Bot Licensee in connection with any PSA Bot, including the King Bot, such as but not limited to bot functionality, alert logic, pricing, and technical details, is strictly confidential. You agree not to disclose any confidential information to any third party without prior written consent from Platinum Stock Alerts. Unauthorized disclosure constitutes a material breach and may result in legal action.

26.11 Future Bots

Platinum Stock Alerts reserves the right to develop, release, modify, or discontinue any PSA Bot at any time with or without notice. The terms of this Section 26 shall automatically apply to any new bots released by Platinum Stock Alerts, whether or not specifically named herein. Access to any future bot will be subject to a separate licensing agreement and payment arrangement unless otherwise stated in writing by Platinum Stock Alerts.

26.12 Governing Law and Dispute Resolution

Any disputes arising out of or relating to any PSA Bot licensing arrangement, including the King Bot, shall be subject to the Dispute Resolution and Arbitration provisions set forth in Section 17 of this Agreement, including binding arbitration, class action waiver, and jury trial waiver. The arbitration shall take place in New Jersey.

Contact Information

For any questions or concerns regarding these Terms and Conditions, please contact us at:

PSA Academy Inc. (d/b/a Platinum Stock Alerts)

Email: Info@platinumstockalerts.com

Acknowledgment

BY USING OUR SERVICES, YOU ACKNOWLEDGE THAT YOU HAVE READ, UNDERSTOOD, AND AGREED TO THESE TERMS AND CONDITIONS, INCLUDING THE AFFILIATE PROGRAM TERMS SET FORTH IN SECTION 23 AND THE BOT LICENSING TERMS SET FORTH IN SECTION 26, INCLUDING ALL TERMS APPLICABLE TO THE KING BOT AND ANY OTHER PSA BOTS. YOU FURTHER ACKNOWLEDGE THAT TRADING INVOLVES SUBSTANTIAL RISK AND THAT YOU MAY LOSE MONEY. YOU UNDERSTAND THAT ALL TESTIMONIALS, SCREENSHOTS, AND PERFORMANCE RESULTS ARE FOR ENTERTAINMENT PURPOSES ONLY AND DO NOT GUARANTEE SIMILAR RESULTS.