

REFUND AND CANCELLATION POLICY

LE TRADING ACADEMY LLC

1-on-1 Coaching Services

Effective Date: January 19, 2026

PLEASE READ THIS REFUND AND CANCELLATION POLICY CAREFULLY BEFORE PURCHASING 1-ON-1 COACHING SERVICES FROM LE TRADING ACADEMY LLC. BY PURCHASING COACHING SERVICES, YOU ACKNOWLEDGE THAT YOU HAVE READ, UNDERSTOOD, AND AGREE TO BE BOUND BY THIS POLICY. THIS POLICY IS PART OF YOUR PURCHASE AGREEMENT AND IS LEGALLY BINDING.

1. NO REFUND POLICY

ALL SALES OF 1-ON-1 COACHING SERVICES ARE FINAL. LE TRADING ACADEMY LLC MAINTAINS A STRICT NO REFUND POLICY FOR ALL COACHING PACKAGES AND SESSIONS.

By purchasing any coaching service from LE Trading Academy LLC, you expressly acknowledge and agree that:

- You will NOT be entitled to a refund under any circumstances, including but not limited to: dissatisfaction with services, change of mind, personal circumstances, financial hardship, scheduling conflicts, or any other reason whatsoever;
- All payments are non-refundable, non-transferable, and cannot be exchanged for cash, credit, or alternative services;
- This no-refund policy applies regardless of whether you attend scheduled coaching sessions, utilize the services, or achieve any particular results;
- You are making a binding financial commitment at the time of purchase and waive any right to request, demand, or pursue a refund through LE Trading Academy LLC, your payment processor, credit card company, bank, or any other third party.

2. COACHING PACKAGES AND PRICING

LE Trading Academy LLC offers coaching packages on a customized basis, per the needs of the customer.

Payment Terms:

- All coaching packages must be paid in full at the time of purchase. Payment plans are NOT available.
- Payments are processed through Whop. By completing your purchase, you authorize the full payment amount.

- All prices are in U.S. Dollars (USD) and are subject to change without prior notice. The price you pay at the time of purchase is the binding price for your coaching package.

3. COACHING DELIVERY AND SESSION RECORDINGS

All 1-on-1 coaching sessions are conducted via Zoom video conference. You acknowledge and agree that:

- All coaching sessions will be recorded by LE Trading Academy LLC for your reference and educational purposes;
- You will receive access to session recordings after each completed coaching session;
- Session recordings are provided solely for your personal, non-commercial, educational use and may not be shared, distributed, reproduced, or used for any commercial purpose without express written permission from LE Trading Academy LLC;
- By participating in coaching sessions, you consent to being recorded and grant LE Trading Academy LLC the right to create, store, and provide you with recordings of your sessions.

4. SCHEDULING, CANCELLATION, AND RESCHEDULING POLICY

4.1 Scheduling Sessions

Upon purchase of a coaching package, you will work with LE Trading Academy LLC to schedule your coaching sessions at mutually agreed-upon dates and times. It is your responsibility to confirm and attend all scheduled sessions.

4.2 Client-Initiated Cancellation and Rescheduling

24-HOUR NOTICE REQUIREMENT:

- If you need to cancel or reschedule a coaching session, you **MUST** provide at least 24 hours advance notice prior to the scheduled session start time;
- Notice must be provided via email to support@letradingacademy.com or through the communication method established with your coach;
- Upon receipt of proper 24-hour notice, LE Trading Academy LLC will work with you in good faith to reschedule the session to a mutually agreeable date and time within a reasonable timeframe.

4.3 No-Show and Late Cancellation Policy

CRITICAL: FAILURE TO PROVIDE 24-HOUR NOTICE RESULTS IN FORFEITURE OF SESSION

If you fail to attend a scheduled coaching session without providing at least 24 hours advance notice, or if you cancel with less than 24 hours notice ("No-Show" or "Late Cancellation"), the following consequences apply:

- You will be charged the full session fee, and the session will be considered completed and consumed;
- You will NOT be entitled to a refund, credit, replacement session, or any other form of compensation;
- If you have purchased a multi-session package (bi-weekly or monthly), the missed session will be deducted from your total allotted sessions;
- No exceptions will be made for any reason, including but not limited to: illness, emergencies, technical difficulties, travel, work conflicts, or any other personal circumstances.

This policy exists to respect the time and schedule of LE Trading Academy LLC and to ensure fairness to all clients. By purchasing coaching services, you accept full responsibility for attending scheduled sessions or providing proper notice.

4.4 Coach-Initiated Cancellation or Rescheduling

In the rare event that LE Trading Academy LLC must cancel or reschedule a coaching session, we will provide you with reasonable advance notice and will work with you to reschedule the session to a mutually convenient time. You will not be charged or penalized for coach-initiated cancellations or rescheduling.

5. CHARGEBACK AND PAYMENT DISPUTE POLICY

INITIATING A CHARGEBACK OR PAYMENT DISPUTE IS A VIOLATION OF THIS AGREEMENT.

By purchasing coaching services, you agree that:

- You will NOT initiate a chargeback, payment dispute, or reversal through your credit card company, bank, payment processor (including Whop), or any other financial institution;
- All purchases are made willingly and knowingly, with full understanding of this No Refund Policy;
- If you initiate a chargeback or dispute in violation of this policy, LE Trading Academy LLC reserves the right to: (a) immediately terminate your access to all coaching sessions, recordings, and materials; (b) pursue all available legal remedies to recover the disputed amount plus any costs, fees, and damages incurred; and (c) report the fraudulent activity to appropriate authorities;
- If you have a legitimate billing error or dispute, you must contact LE Trading Academy LLC directly at support@letradingacademy.com before initiating any chargeback or payment dispute. We will work with you in good faith to resolve any genuine errors.

6. NATURE OF COACHING SERVICES

You acknowledge and agree that:

- **Educational Services Only:** 1-on-1 coaching services provided by LE Trading Academy LLC are for educational and informational purposes only. Coaching

does NOT constitute investment advice, financial advice, trading advice, tax advice, legal advice, or any other form of professional advice.

- **No Guaranteed Results:** LE Trading Academy LLC makes no guarantees, warranties, or representations regarding any specific outcomes, results, profits, performance improvements, or success you may or may not achieve from participating in coaching. Your results will depend on numerous factors outside of LE Trading Academy LLC's control, including but not limited to your effort, skill, experience, discipline, market conditions, and risk tolerance.
- **Personal Responsibility:** You are solely responsible for your own trading and investment decisions. Any strategies, techniques, or concepts discussed during coaching are provided for educational purposes and may not be suitable for your individual circumstances, financial situation, or risk tolerance.
- **Risk of Loss:** Trading stocks, options, futures, and other securities involves substantial risk of loss. You could lose some or all of your investment. You should not trade or invest with money you cannot afford to lose. Past performance is not indicative of future results.

7. TERMINATION OF SERVICES

LE Trading Academy LLC reserves the right to terminate or suspend your access to coaching services at any time, with or without cause, including but not limited to:

- Violation of this Refund and Cancellation Policy, Terms of Service, or any other agreement with LE Trading Academy LLC;
- Abusive, disrespectful, or inappropriate conduct toward LE Trading Academy LLC staff, coaches, or representatives;
- Misuse or unauthorized sharing of coaching materials, recordings, or proprietary content;
- Any other conduct deemed detrimental to LE Trading Academy LLC or its community.

In the event of termination for cause, you will NOT be entitled to any refund, credit, or compensation for unused sessions. If LE Trading Academy LLC terminates your services without cause, you may be entitled to a pro-rated credit for any unused, pre-paid sessions, at LE Trading Academy LLC's sole discretion.

8. LIMITATION OF LIABILITY

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW:

LE Trading Academy LLC, its owners, officers, directors, employees, contractors, agents, and affiliates (collectively, the "Company Parties") shall NOT be liable to you or any third party for any direct, indirect, incidental, special, consequential, punitive, or exemplary damages arising out of or in connection with your purchase or use of coaching services, including but not limited to: loss of profits, trading losses, loss of data, business interruption, or any other pecuniary or non-pecuniary loss, even if LE Trading Academy LLC has been advised of the possibility of such damages.

In no event shall LE Trading Academy LLC's total aggregate liability to you for all claims arising out of or relating to coaching services exceed the total amount you paid for the specific coaching package giving rise to the claim.

9. GOVERNING LAW AND DISPUTE RESOLUTION

This Refund and Cancellation Policy, and any disputes arising out of or relating to coaching services, shall be governed by and construed in accordance with the laws of the Commonwealth of Pennsylvania, United States of America, without regard to conflict of law principles. You agree to submit to the exclusive personal jurisdiction of the state and federal courts located in Pennsylvania for the purpose of litigating any such disputes.

10. MODIFICATIONS TO POLICY

LE Trading Academy LLC reserves the right to modify, amend, or update this Refund and Cancellation Policy at any time, in its sole discretion. Any changes will be effective immediately upon posting. Your purchase of coaching services constitutes acceptance of the policy in effect at the time of purchase. Continued use of services after policy changes constitutes acceptance of the modified policy.

11. CONTACT INFORMATION

If you have any questions, concerns, or need to provide cancellation notice regarding this Refund and Cancellation Policy or your coaching services, please contact us at: **support@letradingacademy.com**

ACKNOWLEDGMENT AND ACCEPTANCE

BY PURCHASING 1-ON-1 COACHING SERVICES FROM LE TRADING ACADEMY LLC, YOU ACKNOWLEDGE THAT YOU HAVE READ, UNDERSTOOD, AND AGREE TO BE BOUND BY THIS REFUND AND CANCELLATION POLICY IN ITS ENTIRETY. YOU EXPRESSLY ACKNOWLEDGE AND ACCEPT THE NO REFUND POLICY, THE 24-HOUR CANCELLATION NOTICE REQUIREMENT, AND THE NO-SHOW/LATE CANCELLATION FORFEITURE POLICY. YOU UNDERSTAND THAT ALL SALES ARE FINAL AND NON-REFUNDABLE.