



NO REFUND POLICY

Effective Date: February 8, 2026

Last Updated: February 8, 2026

Website: marketivx.com

Contact: tcrosslandjr1@gmail.com

⚠ CRITICAL NOTICE ⚠

ALL SALES ARE 100% FINAL

NO REFUNDS • NO EXCEPTIONS

READ THIS POLICY CAREFULLY BEFORE SUBSCRIBING

POLICY STATEMENT

This No Refund Policy governs all subscription fees, payments, cancellations, and charges related to Market Pulse services, operated by MarketIVX ("Market Pulse," "MarketIVX," "we," "us," or "our").

By purchasing a subscription or using our Services, you acknowledge and agree that you have read, understood, and accept this No Refund Policy.

This Policy supplements our Terms of Service and End User License Agreement (EULA).

1. ABSOLUTE NO REFUND POLICY

1.1 All Sales Are Final: ALL SUBSCRIPTION FEES, CHARGES, AND PAYMENTS ARE 100% NON-REFUNDABLE UNDER ALL CIRCUMSTANCES.

This applies to:

- Monthly subscription fees
- Annual subscription fees
- One-time purchase fees
- Upgrade fees
- Premium features and add-ons
- Data packages and special services
- All other fees charged for access to Market Pulse Services

Once you pay, your money is gone. We do not issue refunds for any reason.

2. SUBSCRIPTION CANCELLATION

2.1 If You Decide to Leave: If you decide to cancel your subscription for ANY reason:

- Your subscription will be canceled
- Cancellation takes effect at the end of your current billing period
- You will keep access until the end of the period you already paid for
- Your subscription will NOT automatically renew
- **NO REFUND WILL BE ISSUED FOR ANY UNUSED PORTION OF YOUR SUBSCRIPTION**

2.2 How to Cancel: You can cancel your subscription at any time by:

- Logging into your account at marketivx.com and clicking 'Cancel Subscription'
- Emailing tcrosslandjr1@gmail.com with subject line 'Cancel Subscription'

2.3 Monthly vs. Annual Subscriptions:

Monthly: If you cancel on day 1, you still pay for the entire month. No prorated refunds.

Annual: If you cancel after 1 month, you still paid for 12 months and keep access for 12 months. No refund for the other 11 months.

3. NO RESPONSIBILITY FOR TRADING OR INVESTMENT LOSSES

WE ARE NOT RESPONSIBLE FOR LOSING OPTION TRADES, STOCK TRADES, OR ANY BAD INVESTMENTS.

3.1 Your Responsibility: All trading and investment decisions are 100% your responsibility. You and you alone are responsible for:

- All losses from option trades
- All losses from stock trades

- All losses from any investment decisions
- Bad timing, poor execution, or missed opportunities
- Market volatility and unpredictable price movements
- Any other financial losses or consequences

3.2 We Provide Tools, Not Advice: Market Pulse provides:

- Market data and information
- Analytics tools and charts
- Educational content

We DO NOT provide:

- Investment advice
- Guaranteed returns or profits
- Trade recommendations
- Financial planning or portfolio management

3.3 You Accept All Risks: Trading involves substantial risk. You can lose money. You can lose ALL your money. You may even lose more than you invested (with leveraged products). By using our Services, you acknowledge:

- Trading and investing are risky
- You may lose your entire investment
- Past performance does not guarantee future results
- You trade at your own risk
- **No refunds will be issued because you lost money trading**

4. WHY WE DON'T OFFER REFUNDS

4.1 Digital Services Are Different: Market Pulse provides digital software and services, not physical products. Once you subscribe, you immediately gain access to:

- Proprietary software and tools
- Real-time and historical market data
- Analytics, algorithms, and insights
- Exclusive content and research

Once you've accessed this information and data, we cannot 'take it back.' You've already consumed the product. Therefore, refunds are not possible.

4.2 Fair for Everyone: This policy ensures fairness. Users cannot exploit the system by subscribing, downloading all data, using all features, and then requesting a refund.

5. BEFORE YOU SUBSCRIBE - READ THIS

5.1 Think Carefully: Before subscribing, ask yourself:

- Do I understand what I'm buying?
- Have I reviewed the features and pricing?
- Can I afford this subscription?
- Do I accept that ALL sales are final?

5.2 Try Before You Buy: We strongly encourage you to:

- Use our free trial if available
- Test the free tier or demo version
- Review our website and documentation
- Contact us with questions BEFORE subscribing

5.3 Contact Us: If you have questions before subscribing, email us at tcrosslandjr1@gmail.com. We're happy to answer questions and help you make an informed decision.

But once you subscribe and pay, the sale is final.

6. BILLING ERRORS (THE ONLY EXCEPTION)

6.1 Technical Errors Only: The ONLY situation where we will issue a refund is if there is a clear technical billing error on our end, such as:

- You were charged twice for the same subscription
- You were charged the wrong amount due to a system glitch
- You were charged after properly canceling (and the cancellation was confirmed)

This does NOT include:

- Forgetting to cancel before renewal
- Not reading the pricing details
- Changing your mind after purchase
- Not using the subscription

6.2 How to Report: To report a billing error, email tcrosslandjr1@gmail.com within 30 days with:

- Your account email and username
- Transaction date and amount
- Description of the error
- Receipt or bank statement showing the charge

We will investigate and issue a refund if we confirm a legitimate billing error on our end.

7. CHARGEBACKS = ACCOUNT TERMINATION

7.1 Contact Us First: If you have a billing concern, contact us FIRST at tcrosslandjr1@gmail.com. Do NOT file a chargeback with your bank or credit card company without contacting us.

7.2 Chargeback Consequences: If you file a chargeback without contacting us first:

- Your account will be immediately and permanently terminated
- You will lose all access to the Services
- You will be banned from creating future accounts
- We may pursue legal action and report you for fraud

Filing a fraudulent chargeback for services that were properly delivered is theft and fraud. We will prosecute to the fullest extent of the law.

8. LEGAL AND FINAL PROVISIONS

8.1 Governing Law: This Policy is governed by the laws of the State of Maryland, United States.

8.2 Entire Agreement: This Policy, together with our Terms of Service and EULA, constitutes the entire agreement regarding refunds.

8.3 Changes to Policy: We may update this Policy at any time. Changes will be posted at marketivx.com with a revised date. Your continued use constitutes acceptance.

8.4 Severability: If any part of this Policy is found unenforceable, the rest remains in effect.

9. CONTACT INFORMATION

Company: Market Pulse (MarketIVX)

Email: tcrosslandjr1@gmail.com

Website: marketivx.com

Mailing Address: 2 Bethesda Center, Suite 250, Bethesda, MD 20814

FINAL ACKNOWLEDGMENT

BY SUBSCRIBING TO MARKET PULSE, YOU ACKNOWLEDGE:

- ✓ ALL SALES ARE 100% FINAL - NO REFUNDS
- ✓ CANCELLATION DOES NOT EQUAL REFUND
- ✓ WE ARE NOT RESPONSIBLE FOR TRADING LOSSES

✓ YOU ACCEPT ALL INVESTMENT RISKS
✓ YOU HAVE READ AND AGREE TO THIS POLICY

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