

Summit Group Digital Pty Ltd

Trading as: Summit | Summit Markets

Return and Refund Policy

Effective: March 2026 | Jurisdiction: New South Wales, Australia | Contact: summitgroupdigitalptyltd@gmail.com

1. About Us

Summit Group Digital Pty Ltd operates under the brand names Summit and Summit Markets, and on the Whop platform as summit-markets. This policy applies to all products and memberships offered by Summit, including the Summit Free Community, Summit Pro Community, Weekly Watchlist, Summit Cloud Indicator, and Summit Cloud Scanner.

2. All Sales Are Final

Because our products are digital and access is granted immediately upon purchase, all sales are final. We do not offer refunds for:

- Change of mind or no longer wanting the product.
- Failure to use the Services during the membership period.
- Dissatisfaction with trading or investing results, or disagreement with educational content.
- Failure to cancel a recurring plan before renewal.
- Third party platform outages or disruptions including Discord, TradingView, or Whop that are outside our control.
- Breaches of our Terms of Service resulting in account suspension or termination.

3. System Error Exception

A refund, credit, or service extension may be granted solely at our discretion where a verified technical error on our side prevents you from accessing the Services you purchased and the error cannot reasonably be remedied within a reasonable timeframe, generally within 5 business days of us being notified. This exception does not apply where the disruption is caused by a third party platform or by factors outside our reasonable control.

4. Australian Consumer Law

Nothing in this policy is intended to exclude, restrict, or modify any rights you may have under the Australian Consumer Law (Schedule 2 of the Competition and Consumer Act 2010 (Cth)) or any other applicable consumer protection legislation that cannot be excluded by contract. To the extent that such statutory rights apply, we will comply with our obligations under them.

5. How to Request a Refund

If you believe you are entitled to a refund under the System Error Exception or applicable consumer law, please contact us at summitgroupdigitalptyltd@gmail.com and include your order email address and transaction receipt, a clear description of the issue experienced, and any relevant screenshots, logs, or evidence of the error. We may request additional information to investigate your claim.

6. Review Timeframe

We aim to acknowledge refund requests within 2 business days and to complete our review within 7 to 10 business days of receiving all required information.

7. General Provisions

If any provision of this policy is found to be invalid or unenforceable, the remaining provisions will continue in full force and effect. This policy is governed by the laws of New South Wales, Australia.

8. Contact

For any questions regarding this policy: summitgroupdigitalptyltd@gmail.com