

# Refund Policy

Meta Trading Club Inc. (“Meta Trading Club”, “we”, “us”, “our”) operates <https://metatradingclub.com/> and related platforms, including but not limited to our program portal at <https://programs.metatradingclub.com/> and our online community spaces (collectively, the “Site” or “Services”).

This Refund Policy explains our position on refunds for all purchases made from Meta Trading Club Inc., including without limitation the Meta Trading Club Incubator program, digital courses, coaching, mentorship, events, and memberships.

By purchasing any product, service, or program from Meta Trading Club Inc., you agree to the terms of this Refund Policy.

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## 1. Educational and Digital Nature of Services

Meta Trading Club Inc. provides educational and informational content for education and entertainment purposes only. Our programs, including the Incubator, are digital and service-based in nature. Once you enroll, we immediately incur costs in onboarding, support, community access, and content delivery, and you receive access to proprietary intellectual property and materials that cannot be “returned” in the traditional sense.

Because of this, and to protect the integrity of our programs and our business, we maintain a strict no-refund policy as described below.

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## 2. Strict No-Refund Policy

All sales are final.

Please be advised that Meta Trading Club Inc. maintains a strict no-refund policy for the Incubator program and for all other digital programs, courses, memberships, workshops, events, and services offered by Meta Trading Club Inc., unless explicitly stated otherwise in writing for a specific offer.

All funds remitted for the Incubator program and other products or services are deemed non-refundable under any circumstances, including but not limited to:

- Change of mind or change in financial situation
- Lack of time, motivation, or ability to participate
- Perceived difficulty of the material
- Dissatisfaction with the teaching style, instructors, or mentors
- Not achieving desired trading or financial results
- Not completing the program, modules, or assigned work
- Failure to use or log in to the program or community
- Inability or unwillingness to trade live or open a brokerage account
- Technical issues on your side (e.g., device, internet, access issues outside our control)

Meta Trading Club Inc. does not guarantee any specific results, profits, or outcomes. Dissatisfaction based on outcomes, performance, or results is not grounds for a refund.

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### 3. Nature of Demonstrations and Educational Content

All content, including charts, trades, demonstrations, examples, explanations, and breakdowns shown within the Incubator program, on our main website, inside our program portal, in our Discord community, or on any of our social media channels may be simulated, hypothetical, or based on paper trading, and is provided strictly for educational and entertainment purposes only.

Such content does not represent personalized financial advice or live trading conducted on your behalf. Your decision to trade or invest is entirely your own and is not a valid basis to claim a refund if results differ from any examples shown.

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### 4. Discretionary Refunds (Exceptional Circumstances Only)

While the no-refund policy is firmly in place, Meta Trading Club Inc. reserves the right, in rare and exceptional circumstances, to consider a refund at its sole and absolute discretion.

If Meta Trading Club Inc. elects to grant a discretionary refund:

- It will typically be issued in the form of a payment plan, consisting of multiple payments made over time (for example, up to six total payments disbursed approximately every 30 days).
- The structure, amount, timing, and method of any such refund are determined exclusively by Meta Trading Club Inc.
- Any discretionary refund is considered a one-time courtesy and does not change, weaken, or waive our overall no-refund policy for any future cases or customers.

The fact that a refund has been granted to one individual in one situation does not mean that refunds will be granted to you or to any other customer in similar or different circumstances.

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## 5. No Chargebacks / Payment Disputes

By enrolling in any Meta Trading Club Inc. program, including but not limited to the Incubator, you acknowledge and agree that you will not initiate a chargeback, payment dispute, or reversal of charges with your bank, credit card provider, or payment processor for any reason related to your purchase.

You understand and agree that:

- Initiating a chargeback or payment dispute for a valid, authorized transaction constitutes a breach of this Agreement.
- In the event of an attempted or successful chargeback, Meta Trading Club Inc. reserves the right to:
  - Immediately revoke and terminate all access to programs, communities, and services;
  - Send the outstanding balance, along with any applicable fees and costs, to collections;

- Pursue any legal remedies available, including recovery of the original amount, chargeback fees, and associated legal and administrative costs.

All billing questions or concerns must be addressed directly with us at [meta@metatradingclub.com](mailto:meta@metatradingclub.com). We are committed to clear communication and will respond to reasonable inquiries in good faith, but chargebacks or payment disputes are not an acceptable method of resolving any issue covered by this Refund Policy.

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## 6. Payment Plans, Failed Payments, and Access

If you enroll using a payment plan, you are legally responsible for completing all payments in the plan, regardless of whether you continue to access or use the program, unless otherwise agreed by Meta Trading Club Inc. in writing.

Failure to complete payments may result in:

- Suspension or termination of access to the Incubator and any related services;
- Restriction of access to community platforms, including Discord;
- Use of collection efforts or legal action to recover amounts owed.

Payment plan arrangements do not change the no-refund nature of the purchase.

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## 7. How to Request Consideration Under the Discretionary Policy

If you believe there are extraordinary circumstances that warrant discretionary consideration, you may submit a written request by email.

To request a discretionary review, please contact our support team at:

Email: [meta@metatradingclub.com](mailto:meta@metatradingclub.com)

Include your full name, purchase details (date, amount, program purchased), and a clear explanation of your situation. Submission of a request does not guarantee a refund, partial refund, or adjustment of any kind. Meta Trading

Club Inc. is under no obligation to grant a refund or credit and will review such requests strictly at its own discretion.

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## 8. No Financial Advice and No Results Guarantee

You acknowledge that Meta Trading Club Inc. provides educational and informational content only, and does not provide financial, investment, or trading advice. You further acknowledge that:

- We do not guarantee profits, performance, or specific results.
- Lack of results or dissatisfaction with outcomes does not create grounds for a refund.
- Any trades you place, accounts you open, or investment decisions you make are solely your responsibility.

Because results are not guaranteed and outcomes are highly individual and market dependent, we cannot and do not offer refunds based on performance or expectations.

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## 9. Applicability and Governing Law

This Refund Policy applies to all purchases made directly from Meta Trading Club Inc. through our Site, portals, or official payment links, unless a specific written agreement states otherwise.

To the fullest extent permitted by applicable law, this Refund Policy shall be governed by and construed in accordance with the laws of the Province of Ontario and the laws of Canada applicable therein. Any disputes arising from or related to this Refund Policy shall be subject to the dispute resolution and arbitration provisions outlined in our Terms & Conditions.

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## 10. Contact Information

If you have questions about this Refund Policy or need clarification about how it applies to your situation, you may contact us at:

Email: [meta@metatradingclub.com](mailto:meta@metatradingclub.com)

We are committed to providing a clear and professional experience and to addressing your concerns within the framework of this policy.