

VKTRADING — TERMS OF SERVICE & MEMBERSHIP AGREEMENT

Effective Date: March 7, 2026

Last Updated: March 7, 2026

BY PURCHASING A MEMBERSHIP OR ACCESSING ANY VKTRADING PRODUCT ("SERVICE"), YOU ("MEMBER," "YOU," OR "YOUR") ACKNOWLEDGE THAT YOU HAVE READ, UNDERSTOOD, AND AGREE TO BE BOUND BY THE FOLLOWING TERMS AND CONDITIONS. IF YOU DO NOT AGREE, DO NOT PURCHASE OR USE THE SERVICE. VKTRADING is an educational community that provides market commentary, trading analysis, and educational materials. This agreement constitutes a legally binding contract between you and VKTRADING ("Company," "We," "Us," or "Our").

1. NOT FINANCIAL ADVICE DISCLAIMER

- All content including signals, alerts, analysis, commentary, courses, chat messages, and educational material is for educational and informational purposes only.
- VKTRADING and its operators are not licensed financial advisors, broker-dealers, or registered investment professionals in any jurisdiction.
- Nothing provided constitutes financial, investment, tax, or legal advice.
- All trading decisions are made independently by the member at their own risk.
- Past performance is not indicative of future results.

2. ASSUMPTION OF RISK

- Trading stocks, options, futures, forex, cryptocurrency, and other financial instruments carries a high degree of risk.
- Leveraged trading products may result in losses exceeding your initial deposit.
- No guarantee of profit or protection from loss is made.
- Members accept full responsibility for all trading decisions and financial outcomes.

3. NO REFUND POLICY

- All purchases are final. Due to the nature of digital services, all sales are non-refundable.
- By purchasing, members acknowledge immediate access to digital services and waive rights to refunds or payment reversals.
- Initiating chargebacks or disputes may result in permanent account termination and recovery of associated costs.

4. MEMBERSHIP ACCESS

- Memberships are personal and non-transferable.
- Sharing login credentials or redistributing content is prohibited.
- Violation may result in termination without refund.

5. INTELLECTUAL PROPERTY

- All materials, alerts, strategies, analysis, and content are proprietary intellectual property of VKTRADING.
- Members may not copy, record, distribute, screenshot, repost, or republish content.
- Violations may result in legal action.

6. EARNINGS DISCLAIMER

- Any profit or income examples are illustrative only and not guarantees.
- Results vary depending on capital, experience, risk tolerance, and market conditions.
- Most retail traders lose money.

7. LIMITATION OF LIABILITY

- VKTRADING shall not be liable for trading losses, financial damages, or reliance on information provided.
- Total liability shall not exceed the amount paid for the service within the previous thirty days.

8. SERVICE AVAILABILITY

- Service availability is not guaranteed.
- VKTRADING may modify or discontinue services at any time.
- All services are provided on an 'AS IS' basis.

9. CODE OF CONDUCT

- Members must behave respectfully within the community.
- Harassment, spam, impersonation, or promotion of competing services is prohibited.

10. AFFILIATE DISCLOSURE

- VKTRADING may receive compensation from affiliate partnerships with brokers, trading platforms, or third-party services.
- This does not constitute a recommendation and members should perform their own due diligence.

11. DISPUTE RESOLUTION

- Disputes should first be addressed through informal negotiation with VKTRADING.
- If unresolved, disputes will be resolved through binding arbitration.
- Members waive participation in class action lawsuits.

12. GOVERNING LAW

- This agreement shall be governed by the laws of the jurisdiction in which the Company operates, without regard to conflict of law principles.

13. MODIFICATIONS

- VKTRADING may update these terms at any time.
- Continued use of the service constitutes acceptance of revised terms.

14. SEVERABILITY

- If any provision is deemed unenforceable, the remaining provisions remain in effect.

15. ENTIRE AGREEMENT

- This document represents the complete agreement between the member and VKTRADING.

ACKNOWLEDGMENT

- You have read and understood this agreement.
- You acknowledge that trading involves substantial risk.
- You accept the no-refund policy.
- You understand all content is educational and not financial advice.
- You are at least 18 years of age.