

# REFUND POLICY AGREEMENT

*Mark's FX Academy*

## 1. Scope of Services

All purchases made through Mark's FX Academy constitute the acquisition of digital educational services and products, including but not limited to course materials, memberships, live sessions, recorded content, Telegram access, and trading-related educational resources.

## 2. No Refund Policy

Due to the immediate and irrevocable access granted upon purchase, all sales are final. Mark's FX Academy maintains a strict no-refund policy except under the limited circumstances expressly outlined in this agreement.

## 3. Limited Exceptions

Refund requests may be considered solely under the following conditions: (a) verified technical issues preventing access that cannot be resolved within a reasonable timeframe; (b) duplicate or accidental charges; or (c) billing errors. All determinations are made at the sole discretion of Mark's FX Academy.

## 4. Non-Qualifying Circumstances

Refunds shall not be issued under any circumstances including, but not limited to: dissatisfaction with trading results, lack of participation or engagement, failure to apply provided educational material, or change of mind after purchase. Trading involves substantial financial risk, and no outcomes or profits are guaranteed.

## 5. Time Limitation

All refund requests must be submitted within seven (7) calendar days of the original purchase date. Requests submitted beyond this timeframe will not be considered.

## 6. Review Process

All refund requests must be submitted through the Whop platform. Each request will be reviewed on a case-by-case basis. Mark's FX Academy reserves the exclusive right to approve or deny any request without obligation to provide justification.

## 7. Revocation of Access

In the event a refund is granted, the purchaser's access to all digital products, services, and community platforms will be immediately revoked without exception.

## 8. Acknowledgment of Risk

By completing a purchase, the purchaser acknowledges and accepts the inherent risks associated with trading and financial markets. All content provided is strictly for educational purposes and does not constitute financial, investment, or legal advice.

## **9. Chargebacks and Disputes**

By agreeing to this policy, the purchaser agrees not to initiate chargebacks or payment disputes without first contacting Mark's FX Academy. Any violation may result in permanent removal from all services and potential legal action.

## **10. Modifications**

Mark's FX Academy reserves the right to amend, modify, or update this Refund Policy at any time without prior notice. Continued use of services constitutes acceptance of any such changes.

By purchasing any product or service, you acknowledge that you have read, understood, and agreed to this Refund Policy Agreement.