

PARALIA TRADING DESK

RETURN & REFUND POLICY

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Please read this Return and Refund Policy ("Policy") carefully before completing any purchase from Paralia Trading Desk. By completing any purchase, you acknowledge that you have read, understood, and agreed to this Policy in its entirety.

1. ALL SALES ARE FINAL

ALL SALES MADE BY PARALIA TRADING DESK ARE FINAL. NO REFUNDS, RETURNS, EXCHANGES, OR CREDITS WILL BE ISSUED UNDER ANY CIRCUMSTANCES ONCE PURCHASE IS COMPLETE AND ACCESS HAS BEEN GRANTED.

This policy applies to all products and services offered by Paralia Trading Desk, including but not limited to:

- Trading education courses and course modules
- The EDGE Trading System and all associated frameworks, materials, and methodologies
- Mentorship and coaching programs
- Paid newsletter subscriptions (monthly, quarterly, or annual)
- Trade plan access and daily market analysis subscriptions
- Community memberships and platform access (including Whop and Substack)
- Any downloadable digital content, PDFs, templates, or resources
- Any bundled products or promotional packages

2. BASIS FOR THIS POLICY — INTELLECTUAL PROPERTY & DIGITAL DELIVERY

This no-refund policy exists for the following reasons, which are fundamental to the nature of all products and services offered by Paralia Trading Desk:

2.1 Immediate Access to Digital Content

All products and services sold by Paralia Trading Desk are delivered digitally and access is granted immediately upon purchase confirmation. Once access is provided, the content —

including course materials, trade plans, market analysis, frameworks, and community access — has been delivered in full. Digital content cannot be "returned" in the traditional sense, as access cannot be revoked in a way that restores the original condition of the transaction.

2.2 Intellectual Property Protection

All content produced and distributed by Paralia Trading Desk — including but not limited to the EDGE Trading System, all course curriculum, educational frameworks, trade methodologies, market analysis, newsletters, trade plans, coaching session content, videos, PDFs, documents, and all other materials — constitutes the exclusive intellectual property of Victorio Stefanov and Paralia Trading Desk.

Issuing a refund while a customer retains access to, knowledge of, or copies of any proprietary materials would constitute an unjust appropriation of that intellectual property. This policy is therefore necessary to protect the commercial and creative value of all content developed by Paralia Trading Desk.

2.3 The EDGE Trading System

The EDGE Trading System — including its frameworks, methodologies, terminology, analytical models, trade setups, and all associated educational content — represents a significant proprietary investment of time, expertise, and development by Victorio Stefanov. Access to any component of the EDGE Trading System is considered full delivery of the associated product or service. No refund will be issued once access has been granted to any EDGE Trading System content, regardless of how much or how little of the material has been consumed.

2.4 No Guarantee of Outcome

The absence of a refund policy is not a guarantee of any specific trading outcome, prop firm evaluation result, or financial return. All educational content is provided strictly for informational and educational purposes. Results vary between individuals based on effort, market conditions, risk management, and other factors entirely outside the control of Paralia Trading Desk. The value of the product lies in the education delivered, not in any specific financial result achieved by the purchaser.

3. PROP FIRM EVALUATION & FUNDED ACCOUNT PROGRAMS

Content related to proprietary trading firm evaluation strategies, funded account preparation, and challenge-passing methodologies is provided strictly as education. Paralia Trading Desk makes no guarantee that any course, coaching session, or material will result in:

- Passing any prop firm evaluation or challenge
- Receiving a funded trading account from any proprietary trading firm
- Generating consistent or profitable trading results

Failure to pass a prop firm evaluation, failure to obtain a funded account, or dissatisfaction with individual trading outcomes does not constitute grounds for a refund. Results demonstrated by other students or community members are individual results and are not typical.

4. SUBSCRIPTION SERVICES

All subscription-based services — including paid newsletter tiers, trade plan access, and community membership — are billed on a recurring basis (monthly, quarterly, or annually as selected at checkout). The following terms apply:

- Subscription fees are non-refundable for the current billing period. No partial refunds or prorated credits will be issued for unused days, weeks, or months within an active billing period.
- You may cancel your subscription at any time to prevent future billing. Cancellation takes effect at the end of the current billing period. You will retain access until the end of the period for which you have already been charged.
- If you do not cancel prior to the renewal date, your subscription will automatically renew and the renewal charge is non-refundable.
- Cancellation requests must be submitted through the platform on which the subscription was purchased (Substack or Whop). Paralia Trading Desk is not responsible for subscription cancellations that are not processed correctly through the relevant platform.

5. LIMITED EXCEPTIONS

Paralia Trading Desk maintains a strict no-refund policy. However, at its sole and absolute discretion, Paralia Trading Desk may consider a credit or resolution in the following exceptional circumstances only:

- A verified technical failure on the part of Paralia Trading Desk resulted in complete non-delivery of the purchased product, and the issue cannot be resolved within a reasonable timeframe.
- A duplicate charge occurred due to a documented billing error directly attributable to Paralia Trading Desk or its payment processor.

To request consideration under these limited exceptions, you must contact paraliaresearch@gmail.com within 48 hours of the issue occurring, providing full documentation of the technical or billing error. Paralia Trading Desk will review such requests at its sole discretion, and any resolution offered does not establish a precedent or obligation for future cases.

The following do NOT constitute grounds for an exception or refund under any circumstances:

- Change of mind, dissatisfaction with content style or delivery, or unmet personal expectations
- Failure to achieve desired trading results, prop firm evaluation outcomes, or financial goals
- Failure to access, read, watch, or engage with any purchased content
- Discovery of similar free or lower-cost content elsewhere
- Personal financial hardship arising after the date of purchase

- Disputes initiated through third-party platforms or payment processors (chargebacks) without first contacting Paralia Trading Desk directly

6. CHARGEBACKS & PAYMENT DISPUTES

Initiating a chargeback or payment dispute through your bank, credit card provider, or payment processor without first contacting Paralia Trading Desk directly is a violation of this Policy and the Terms of Service. In the event of a chargeback:

- Paralia Trading Desk reserves the right to immediately and permanently revoke access to all purchased content, subscriptions, community memberships, and services associated with the account in question.
- Paralia Trading Desk reserves the right to contest any chargeback with full documentation of the transaction, delivery of services, and acceptance of this Policy.
- Any costs incurred by Paralia Trading Desk as a result of a fraudulent or unjustified chargeback may be pursued through appropriate legal channels.

If you have a genuine billing concern, please contact paraliaresearch@gmail.com before initiating any dispute with your payment provider.

7. PURCHASER ACKNOWLEDGEMENT

By completing any purchase from Paralia Trading Desk, you confirm that you have read and understood this Return and Refund Policy, that you accept all sales are final and non-refundable, and that this policy is a material condition of the transaction. You further acknowledge that all products are delivered digitally, that intellectual property is transferred upon access being granted, and that no refund, return, credit, or exchange will be issued once your purchase is complete.

CONTACT

For billing inquiries, technical delivery issues, or questions regarding this Policy, please contact:

Business: Paralia Trading Desk

Operator: Victorio Stefanov

Email: paraliaresearch@gmail.com

Platform: paralia.substack.com

This Policy is subject to update without notice.

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