

STOCK SURFER CAPITAL, LLC

REFUND POLICY

Effective Date: July 23, 2026

Last Updated: July 23, 2026

1. All Sales Are Final

Stock Surfer Capital, LLC ("SSC," "we," "us," or "our") does not issue refunds. All purchases — including one-time payments, subscriptions, renewals, memberships, courses, and any other product or service offered by SSC — are final and non-refundable at the moment the transaction is completed.

By completing a purchase, you expressly acknowledge and agree that you are not entitled to a refund, credit, exchange, or partial reimbursement of any kind, for any reason, including but not limited to:

- Change of mind or buyer's remorse
- Failure to use, access, or participate in the product or service
- Dissatisfaction with content, alerts, commentary, or educational material
- Trading losses, unprofitable outcomes, or performance that did not meet your expectations
- Forgetting to cancel a subscription before it renewed
- Loss of access resulting from your violation of our Terms of Service or community rules

2. What You Are Purchasing

SSC sells **digital products and immediate-access services**, which may include Discord community access, live and recorded educational content, trade commentary and alerts, written materials, software tools, and related resources.

Access is granted instantly or near-instantly upon payment. Because these products are digital, are consumed immediately, and cannot be returned, recovered, or un-delivered once accessed, they are sold on a strictly non-refundable basis. **You expressly consent to immediate delivery of digital content upon purchase and acknowledge that you thereby waive any right of withdrawal or cancellation that might otherwise apply.**

3. Subscriptions, Auto-Renewal, and Cancellation

Subscriptions renew automatically at the then-current rate on the schedule disclosed at checkout until you cancel.

- **You may cancel at any time.** Cancellation stops all future billing.
- **Cancellation is not a refund.** You will retain access for the remainder of the billing period you have already paid for, and that period is not refunded or prorated.
- **Renewal charges are non-refundable.** It is your responsibility to cancel before your renewal date if you do not wish to be billed again. We do not refund renewals due to a missed cancellation deadline.

- **How to cancel:** manage or cancel your subscription directly through your account on the platform where you purchased (Whop), or contact us at austin.mcconnell1997@gmail.com and we will assist you.

4. No Guarantee of Results

SSC provides **educational and informational content only**. We are not a registered investment adviser, broker-dealer, or financial planner, and nothing we provide constitutes personalized investment advice or a recommendation to buy or sell any security.

Trading stocks and options involves substantial risk of loss, including the loss of your entire investment. Past performance is not indicative of future results. No representation is made that any account will or is likely to achieve profits or losses similar to those discussed.

Trading losses, missed trades, or results that fail to meet your expectations are not grounds for a refund under any circumstances.

5. Limited Discretionary Exceptions

SSC does not offer refunds. In its **sole and absolute discretion**, and without creating any obligation, precedent, or entitlement, SSC may elect to reverse a charge only in the following narrow situations:

- A verified duplicate or accidental double charge for the same product
- A verified unauthorized or fraudulent transaction
- A confirmed technical failure on our end that prevented delivery of access, which we were unable to resolve

Requests under this section must be submitted to austin.mcconnell1997@gmail.com within **seven (7) days** of the charge, with the transaction date, amount, and order or receipt ID. Any accommodation granted is a one-time courtesy and does not waive this Policy.

6. Chargebacks and Payment Disputes

If you believe a charge was made in error, **contact us first** at austin.mcconnell1997@gmail.com. We will review promptly.

Initiating a chargeback or payment dispute without first contacting us is a violation of our Terms of Service. In the event of a chargeback, SSC reserves the right to:

- Immediately and permanently terminate your access to all SSC products, services, and communities
- Permanently ban your account from future purchases
- Submit this Policy, your purchase record, your acknowledgment at checkout, and your access and usage logs as evidence to the payment processor and card network
- Pursue recovery of the disputed amount plus any chargeback fees, collection costs, and reasonable attorneys' fees

7. Acknowledgment at Purchase

This Policy is presented and made available to you before you complete any purchase. By checking the acknowledgment box at checkout, clicking “Purchase,” “Subscribe,” “Join,” or any equivalent button, or by accessing any SSC product or community, **you confirm that you have read, understood, and agreed to this Refund Policy in full.**

8. Third-Party Platforms

Purchases may be processed through third-party platforms, including Whop and its payment processors. Those platforms maintain their own terms, and their policies operate independently of ours. Where a third party exercises its own authority to reverse a transaction, that action is outside SSC’s control and does not modify this Policy or create any entitlement to a refund from SSC.

9. Governing Law

This Policy is governed by the laws of the State of Texas, without regard to its conflict-of-law provisions. Any dispute arising from or relating to this Policy shall be brought exclusively in the state or federal courts located in Travis County, Texas, and you consent to the personal jurisdiction of those courts.

Where any provision of this Policy is held unenforceable under applicable mandatory consumer protection law in your jurisdiction, that provision shall be limited or severed to the minimum extent necessary, and the remainder of this Policy shall remain in full force and effect.

10. Changes to This Policy

SSC may update this Policy at any time. The version in effect at the time of your purchase governs that purchase. Continued use of SSC products or services after an update constitutes acceptance of the revised Policy.

11. Contact

Stock Surfer Capital, LLC

Email: austin.mcconnell1997@gmail.com

Website: <https://stocksurfercapital.com>

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