

Refund & Return Policy

IV League

Applies to: IV League Mentorship and IV League 3

1. Overview

This Refund & Return Policy governs all purchases of the **IV League Mentorship** and **IV League 3** programs (each, a "Program") offered by IV League ("we," "us," or "IV League"). By enrolling in and paying for a Program, you ("you," "the Member," or "the Mentee") acknowledge that you have read, understood, and agreed to this Policy in full.

This Policy is presented to you before you complete your purchase. Completing checkout constitutes your electronic acceptance of every term below.

2. All Sales Are Final

The IV League Mentorship and IV League 3 are digital educational programs that grant immediate and ongoing access to proprietary materials, live sessions, recorded content, community access, and one-on-one coaching.

All sales are final. All payments are non-refundable.

Because access to proprietary educational content, live instruction, and community features is delivered and consumed on an ongoing basis, we do not offer refunds, returns, credits, or exchanges once enrollment is complete, in whole or in part, for any reason including but not limited to:

- Change of mind or buyer's remorse.
- Failure to attend, log in, watch, or participate in any part of the Program.
- Dissatisfaction with results, trading outcomes, or personal progress.
- Personal circumstances, scheduling conflicts, or loss of interest.
- Any expectation of specific financial, trading, or performance results.

There are no returns because no physical goods are shipped; the Program is delivered entirely as digital access and services.

You acknowledge that access is provisioned immediately upon enrollment, that this constitutes full delivery of a digital product, and that you receive exactly what is described at the point of purchase. A completed, accessed purchase is not "not received" or "not as described."

3. No Guarantee of Results

IV League provides education only. We do not guarantee any specific outcome, including profitability, trading success, income, or the passing of any prop firm challenge or evaluation. Trading involves substantial risk, and you are solely responsible for your own decisions and financial outcomes. A lack of results is not grounds for a refund.

4. Payment Plans

If you are enrolled in an approved payment plan, you remain responsible for the full balance of the Program. You agree to make every scheduled installment on time. Missing an installment does not cancel your obligation, and previously made payments remain non-refundable. Access to Program materials, sessions, and community features may be suspended or revoked upon missed or failed payment, without refund of amounts already paid.

5. Access and Delivery

Your purchase is fulfilled the moment your enrollment is confirmed and access is provisioned. We maintain records of purchase, acceptance of terms, and access provisioning. Delivery of access constitutes full performance of our obligation to you.

6. Chargebacks and Disputes

If you believe there has been a genuine billing error, please contact us first at the address in Section 8 and allow at least seven (7) business days for us to review and resolve it directly before contacting your bank or card issuer. We respond to every good-faith billing inquiry.

Initiating a chargeback or payment dispute for a purchase you knowingly and voluntarily made, after agreeing to this Policy and without first following the process above, is a breach of these terms and is done in bad faith. In the event of a dispute, IV League will present the payment processor and card network with the records supporting the charge, which may include your acceptance of these terms at checkout, your name, email, and IP address, timestamps, access and login records, and any content you accessed.

A pending or resolved dispute does not entitle you to continued access, and access may be suspended while a dispute is open.

7. Exceptional Circumstances

Nothing in this Policy limits any right you may have under applicable law that cannot lawfully be waived. Where mandatory consumer protection law in your jurisdiction grants you a right that overrides this Policy, that law applies. Any refund or accommodation granted outside the terms of this Policy is at IV League's sole discretion, is considered a one-time courtesy, and does not waive any term of this Policy for future purchases.

8. Contact

Questions about this Policy or a billing concern should be sent to:

IV League

Email: Support@crystalacademytrades.com

We aim to respond to all billing inquiries promptly.