

# Terms & Conditions

## IV LEAGUE

Applies to the IV League Mentorship and IV League 3

These Terms and Conditions (the "Terms" or "Agreement") are a binding agreement between you ("you," "the Member," or "the Mentee") and IV League ("IV League," "we," "us," or "the Mentor"), the provider of the **IV League Mentorship** and **IV League 3** trading education programs (each, the "Program"). By enrolling in, paying for, or accessing any part of the Program, you acknowledge that you have read, understood, and agreed to all of these Terms.

### 1. Acceptance of Terms

You accept these Terms by completing checkout, clicking to agree, or accessing any Program content, whichever occurs first. These Terms are presented to you before purchase. Your electronic acceptance has the same legal effect as a handwritten signature under the U.S. E-SIGN Act and comparable law. We retain records of your acceptance, including your name, email, IP address, timestamps, and related account and access data.

You specifically acknowledge and agree that: (a) you are the authorized cardholder or have the cardholder's permission to make this purchase; (b) you have read and understood the no-refund and dispute provisions below before purchasing; and (c) these records may be presented to a payment processor or card network as evidence of your informed, voluntary agreement to these Terms.

### 2. Program Description

By enrolling, you acknowledge that the Program includes:

- Educational content focused on trading strategies, options and futures markets, chart analysis, and risk management.
- Group and/or one-on-one mentorship sessions as described at the time of purchase.
- Access to any additional resources explicitly stated as included in your Program package at the time of purchase.

Specific features, schedules, mentors, and platforms may be adjusted as needed to deliver the Program. The core educational value of the Program will be maintained.

### 3. Payments and Payment Plans

Payment is due in full before you receive access to the Program, unless you are enrolled in an approved payment plan. Program fees are disclosed to you at the point of purchase.

If you are on an approved payment plan, you agree to make every scheduled installment on time and you remain responsible for the full balance. Failure to complete any installment may result in immediate suspension or removal from the Program without refund of any amounts already paid. Access to all materials, sessions, and community features may be revoked upon missed or failed payment.

#### **4. All Sales Final; No Refunds**

The Program is a digital educational product delivering immediate and ongoing access to proprietary materials, live and recorded instruction, community access, and coaching. **All payments are final and non-refundable.** You expressly agree that no refunds, returns, credits, or exchanges will be issued once enrollment is complete, in whole or in part, including for change of mind, non-attendance, dissatisfaction with results, or personal circumstances. You acknowledge that this no-refund term is a material part of the consideration for your access to proprietary content.

You acknowledge and agree that access to the Program is provisioned immediately upon enrollment, that this constitutes full and complete delivery of a digital product, and that you have received exactly what was described at the point of purchase. You agree that you will not characterize a completed, accessed purchase as "not received" or "not as described," as access records and the Program description available to you at purchase demonstrate delivery as agreed.

#### **5. Chargebacks and Payment Disputes**

If you believe a genuine billing error has occurred, you agree to contact IV League first in writing at [Support@crystalacademytrades.com](mailto:Support@crystalacademytrades.com) and allow a reasonable period, no less than 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.

You agree that initiating a chargeback or payment dispute for a purchase you knowingly and voluntarily made, after accepting these Terms, without first following the process above, is a breach of this Agreement and is done in bad faith. In response to any dispute, IV League may submit to the payment processor and card network the records supporting the charge, which may include your acceptance of these Terms at checkout, your name, email, and IP address, transaction timestamps, access and login records, and records of the content you accessed. A pending or resolved dispute does not entitle you to continued access, and your access may be suspended or terminated while any dispute is open, without refund. Nothing in this section removes any right you may have under applicable law that cannot lawfully be waived.

#### **6. Educational Purposes Only**

All information provided during the Program is for educational purposes only and is not financial advice or a recommendation to buy or sell any financial instrument. IV League is not a licensed financial advisor, broker, or CPA. Trading involves substantial risk. You acknowledge that you are solely responsible for your own trading decisions and financial outcomes.

#### **7. No Guarantees**

IV League does not guarantee any specific outcome, including but not limited to profitability, trading success, income, or passing any prop firm challenge or evaluation. Results depend on your own effort, skill, discipline, and market conditions. You accept full responsibility for your results.

#### **8. Assumption of Risk and Limitation of Liability**

You understand that trading and investing carry the risk of substantial financial loss. To the fullest extent permitted by law, IV League and its instructors, staff, and affiliates are not liable for any trading losses, lost profits, or any indirect, incidental, or consequential damages arising from your participation in the Program or your use of any information provided. To the fullest extent permitted by law, our total liability for any claim relating to the Program will not exceed the amount you paid for the Program.

## **9. Confidentiality and Intellectual Property**

All materials shared in the Program, including videos, documents, chat content, and mentorship strategies, are the intellectual property of IV League. You agree not to copy, record, share, reproduce, resell, or distribute any part of the Program without prior written permission. Violation may result in removal from the Program without refund and may give rise to legal remedies.

## **10. Code of Conduct**

You agree to engage respectfully and professionally within the Program community. IV League reserves the right to revoke access without refund in cases of harassment, abuse, disruptive behavior, sharing of proprietary materials, or confidentiality violations.

## **11. Modifications to the Program and Terms**

We may update the Program and these Terms from time to time. The current version of these Terms is the version posted at the time of your purchase or access. Continued participation after changes take effect constitutes acceptance of the updated Terms.

## **12. Governing Law and Dispute Resolution**

This Agreement is governed by the laws of the state or country in which IV League operates, without regard to conflict-of-law principles. Any dispute arising out of or relating to the Program or these Terms shall be resolved through binding arbitration or in small claims court in that jurisdiction. You agree that any dispute will be brought on an individual basis and not as part of a class action.

## **13. Entire Agreement and Severability**

These Terms, together with our Privacy Policy and Refund & Return Policy, constitute the entire agreement between you and IV League regarding the Program. If any provision is found unenforceable, the remaining provisions remain in full force and effect.

## **14. Contact**

Questions about these Terms may be sent to IV League at [Support@crystalacademytrades.com](mailto:Support@crystalacademytrades.com).

**By enrolling in or accessing the Program, you acknowledge that you have read, understood, and agreed to all terms of this Agreement.**