

Stock Moe Membership Cancellation & Refund Policy

This Cancellation & Refund Policy applies to Stock Moe memberships purchased through Patreon and Whop. YouTube Channel Memberships are subject to YouTube's own cancellation and refund policies, which are outside of our control.

All Stock Moe Academy monthly memberships are billed on a recurring basis. You may cancel your subscription at any time to prevent future charges; however, we enforce a strict no-refund policy for all monthly memberships.

Immediate Digital Fulfillment: To ensure immediate delivery of your premium benefits, your digital access is automatically fulfilled the moment you connect your Discord and/or TradingView profiles to our platform via Whop.

Irrefutable Proof of Delivery (Connection Logs): Whop securely logs and archives these active profile connections, creating a conclusive, timestamped record that serves as absolute proof of digital product delivery.

Proof of Utilization (Discord Activity Logs): In addition to account connection history, our system and Discord integration securely log user activity within the server. This includes, but is not limited to: server entry timestamps, channel access logs, and active chat participation history.

Waiver of Refunds Upon Access: Because proprietary strategies, custom charting indicators, and community insights are delivered instantly upon connection, all sales are strictly final. Stock Moe Academy explicitly reserves the right to utilize your unique Whop connection records, Discord integration logs, and community chat/activity history as evidence to verify account fulfillment and consumption of services to payment processors, banking institutions, and third-party platforms in the event of an unauthorized dispute or chargeback attempt.

Monthly Subscriptions:

- **Non-Refundable Status:** All monthly subscriptions are non-refundable. This policy is strictly enforced due to the immediate access granted to Stock Moe's proprietary intellectual property.
- **Indicator Access:** This includes, but is not limited to, the whitelisting of your TradingView account for the **Moe's Bread Recipe** technical analysis indicator. Once a TradingView username has been submitted and whitelisted, the value of the digital service is considered fully delivered, and no refunds will be issued.
- **Recurring Charges:** Failure to cancel a monthly subscription before the renewal date will result in a recurring charge for which no refund will be issued. It remains the user's sole responsibility to manage their subscription timing.
- **Platform Usage:** Choosing not to utilize the Discord platform or the indicator after purchase does not entitle the user to a refund.

Annual Subscriptions:

- Annual subscriptions require a minimum commitment of one full month at the current monthly subscription price.
- After one full month, a pro-rata refund for the remaining months (total price paid minus the regular one-month price) may be issued on a case-by-case basis.
- Annual subscriptions are already discounted, so refunds will not be calculated based on the discounted annual price divided by 12. This is to prevent users from obtaining a discounted one-month membership by subscribing annually and then requesting a refund.
- Any active discounts or coupon codes at the time of the refund request will be honored in the refund calculation.

Lifetime Subscriptions:

- Lifetime subscriptions are non-refundable.

Duplicate Subscriptions:

- Refunds for duplicate subscriptions will be issued for the remaining time on annual memberships only. For example, if a user switches from a Patreon yearly membership to a Whop Lifetime membership, a refund for the remaining time on the Patreon annual membership may be issued.
- Refunds for duplicate subscriptions will generally be calculated on a pro-rata monthly basis. However, depending on the platform, a pro-rata daily calculation may be used.
- Duplicate payments for the same subscription will be refunded.

Patreon to Whop Migration & Tier Upgrades:

- **Member Responsibility:** Members moving from Patreon to Whop, or upgrading tiers within Whop, are solely responsible for canceling their previous subscription to avoid duplicate charges.
- **Current Month Overlap:** We do not provide refunds for overlapping subscription time during the current transition month.
- **Maximum Refund Limit:** If a member has been paying for both Patreon and Whop (or two separate Whop tiers) concurrently for two months or longer, a maximum refund of **one (1) month** of the lower-tiered subscription dues will be considered.
- **Finality of Charges:** No refunds will be offered for any additional months of overlapping subscriptions beyond the single-month cap. It is the user's responsibility to monitor their bank statements and active plans.
- **YouTube Memberships Exclusion:** As noted throughout this policy, we do not manage payments, billing, or refunds for YouTube Channel Memberships. This migration refund rule does **not** apply to YouTube; all YouTube billing inquiries must be directed to YouTube support.

Unauthorized Transactions:

- Claims of accidental subscriptions will follow the standard refund policy.
- Unauthorized transactions (e.g., by a minor) may be eligible for a refund on a case-by-case basis. Factors considered include account activity and whether a Discord or TradingView account was connected, indicating intentional access to the content.
- In cases of suspected fraud, users should contact their credit card company to initiate a dispute process.

Platform Errors and Service Changes:

- Stock Moe is not responsible for technical errors on the part of Patreon, Whop, YouTube, or TradingView that may prevent access to content.
- Stock Moe reserves the right to change membership perks and offerings. These changes will be reflected in the subscription description on the respective platform. Refunds will not be issued due to changes in perks or offerings.
- Occasional downtime in automated bots, or days where Stock Moe does not publish technical analysis or educational alerts, are not valid reasons for a refund.

Coupon Codes:

- Discounts and coupon codes do not alter the refund policy.
- The difference in price due to a coupon code may be refunded within 7 days of the purchase date upon request. After 7 days, no refunds related to coupon codes will be issued.

Currency Conversion:

- Refunds will be issued in the original currency whenever possible.
- If it is not possible to issue a refund in the original currency, the refund amount will be calculated in the original currency and then converted to USD using the current exchange rate on the date the refund is processed.

Processing Time:

- Refund requests will be acknowledged within 24-72 hours.
- The refund process may take an additional 24-72 hours to initiate.
- Once initiated, the refund may take up to 10 business days to be credited back to the original payment method.

Contact Information:

- To request a refund, please use the following channels:
 - Discord: Submit a ticket in the #submit-ticket channel.
 - Whop: Contact the Support Chat in your user hub.
 - Patreon: Send a private message.

- YouTube Channel Memberships: Contact YouTube directly, as they manage all aspects of their memberships.

Case-by-Case Considerations:

- "Case-by-case" reviews for annual refunds and unauthorized transactions will consider factors such as account activity, evidence of unauthorized use, and suspicious account behavior.

Alternative Dispute Resolution:

- We are committed to resolving any refund disputes fairly. If an agreement cannot be reached, we are open to exploring mutually agreeable alternative dispute resolution methods.

Disclaimer:

This Cancellation & Refund Policy is subject to change. Please refer to the most recent version on our website or platform-specific membership information.

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