

Returns & Refund Policy

Effective Date: May 2023 | Last Updated: August 8, 2026

Jack Adams Private Team • whop.com/jackadams • Jatradings2024@gmail.com

This policy explains when refunds are and are not available for Jack Adams Private Team products sold through Whop. It should be read together with our Terms of Service. Nothing in it affects your statutory rights.

1. Scope and What We Sell

This policy applies to every product sold through our Whop store: the **Full Team** membership (billed monthly at \$120 or quarterly at \$300), **The Advanced Trading Course** (\$97 one-time), any bundles, and legacy products that are no longer on sale (including retired Lifetime and one-time plans). All products are digital goods delivered immediately through Whop and Discord.

2. Subscriptions Renew Automatically

Full Team is a **recurring subscription, not a one-time payment**. The monthly plan renews every month and the quarterly plan renews every 3 months, at the price shown at checkout, until you cancel. The billing interval is displayed on the product page and again on the checkout screen before you pay, and Whop emails you about your renewal cycle. You can cancel at any time in your Whop account; you keep access until the end of the period you have paid for. No refunds or pro-rata credits are given for partial periods, unused time, or early cancellation.

3. Renewal Charges

A renewal charge is a valid charge under the subscription you agreed to at checkout, provided the billing terms were displayed at purchase and you did not cancel before the renewal date. Renewal charges are not refundable on the basis that you forgot to cancel, no longer use the service, or believed the purchase was a one-time payment. To avoid a renewal, cancel in your Whop account before your renewal date.

4. Your 14-Day Cooling-Off Right (UK/EU Consumers)

For digital content supplied immediately (such as the course and community access), you expressly consent at checkout to immediate supply and acknowledge that you lose the statutory 14-day cancellation right once access is granted, in accordance with the Consumer Contracts Regulations 2013.

For the ongoing membership service, if you notify us within 14 days of your **first** purchase that you wish to cancel, we will refund the amount paid less a proportionate charge for the period of service already supplied and content already accessed. The cooling-off right applies to the initial purchase only; renewals of an existing subscription are not new contracts and carry no new cooling-off period.

5. One-Time Purchases and Bundles

The Advanced Trading Course and any legacy one-time or lifetime purchases are final once access has been granted, subject to Section 4 and Section 6. Bundles are treated as a single purchase and are non-refundable once any part of the bundle has been accessed.

6. When We Will Refund

We will refund where: the product or service was not delivered after successful payment; you were charged in error (duplicate payment or billing system error); or a refund is required by applicable consumer protection law. We do not refund based on: changes in personal or financial circumstances; dissatisfaction with market performance or trading outcomes; lack of usage after purchase; or failure to cancel before a renewal.

7. How to Request a Refund

Email Jatradig2024@gmail.com with your Whop order details, or open a case in the Whop Resolution Center. We aim to respond within 5 business days. Please contact us before involving your bank - most issues are resolved directly and faster.

8. Chargebacks and Fraudulent Disputes

If you initiate a card chargeback or payment dispute without first contacting us, and the charge was valid under this policy, we will contest the dispute with our records (checkout disclosures, renewal notices, and access logs), and we may immediately terminate your access, revoke all membership rights, and recover amounts owed, including reasonable costs, where permitted by law.

9. Your Statutory Rights

Nothing in this policy limits or excludes rights you have under the Consumer Rights Act 2015 or other applicable law that cannot be limited or excluded, including the right to digital content that is as described, of satisfactory quality, and fit for purpose.

10. Contact

Billing or technical issues: Jatradig2024@gmail.com or support@whop.com.