



# PHANTOM TRADING

## Refund & Cancellation Policy

This Refund & Cancellation Policy forms part of your agreement with Phantom Trading and should be read alongside our Terms and Conditions. By purchasing any subscription or service, you confirm that you have read and agree to this policy in full.

### 1. All Sales Are Final

---

By subscribing to any Phantom Trading membership plan, you gain immediate access to our digital platform, including our private Discord community, video library, and member resources. This immediate access constitutes full delivery of the service.

Accordingly, all purchases are final and non-refundable. No refunds, credits, or exceptions will be made for any reason, including:

- Accidental or mistaken purchases
- Forgotten cancellations or unintended renewals
- Change of mind or shift in personal circumstances
- Perceived lack of results or unmet expectations
- Partial use or non-use of the service

### 2. Subscription Renewals

---

All subscriptions renew automatically at the end of each billing period — weekly, monthly, quarterly, or annually — based on the plan selected at purchase. No reminder notice is sent prior to renewal.

You are solely responsible for managing your subscription and cancelling before your next renewal date. No refunds, credits, or prorated adjustments will be issued for late cancellations or renewals you did not intend.

### 3. Cancellations

---

You may cancel your subscription at any time by visiting your billing dashboard at <https://whop.com/account/billing-history/>. Cancellation stops future charges but does not trigger a refund for the current billing period. Access to the platform continues until the end of the paid period.

When contacting support regarding your subscription, please include your sign-up email address and Discord username to help us assist you promptly.



## 4. Chargebacks and Payment Disputes

---

All billing concerns must be directed to us in the first instance at [admin@phantomtradingfx.com](mailto:admin@phantomtradingfx.com). We are committed to resolving genuine issues fairly and promptly.

Initiating a chargeback or payment dispute without first contacting us constitutes a breach of this policy and our Terms and Conditions. In such cases, Phantom Trading reserves the right to:

- Immediately terminate your access to all services
- Permanently ban you from all current and future Phantom Trading offerings
- Submit this policy, our Terms and Conditions, and all relevant transaction records to the payment processor as evidence in the dispute
- Pursue legal recourse to recover the disputed amount, associated fees, and any damages incurred

## 5. Discretionary Refunds

---

In exceptional circumstances, Phantom Trading may, at its sole and absolute discretion, consider a refund request. Any approved refund will be subject to a 10% administration fee plus applicable payment processor charges, deducted from the refunded amount.

The decision to issue a refund in any given case does not set a precedent or create an obligation to do so in any future case.

## 6. Payment Processing and Taxes

---

All transactions are processed by Whop, our official merchant of record. Whop handles secure payment processing and may collect and remit applicable taxes, including VAT, on our behalf where required by law. Whop may appear as the billing party on your payment statement.

For billing or tax-related inquiries, refer to Whop's support documentation or support team.

---

***By purchasing a subscription or accessing Phantom Trading services, you acknowledge that you have read, understood, and agree to this Refund & Cancellation Policy in its entirety.***

---