



Refund & Cancellation Policy

Phantom Trading · ptmtrading.io

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This Refund & Cancellation Policy ("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 trading course, video library, member resources, private Discord community, TradingView indicators, and live educational sessions. 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
- Unavailability of or changes to any specific feature, including live sessions or TradingView indicators

Note: Nothing in this Policy is intended to limit or exclude any rights you may have under mandatory consumer protection laws in your country of residence that cannot be waived by contract.

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

3.1 How to Cancel

You may cancel your subscription at any time, either through the account area on ptmtrading.io or directly through your Whop billing dashboard at 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.

3.2 Effect of Cancellation

Upon cancellation or expiry of your subscription:

- Access to the private Discord community will be revoked
- Access to the video library and all course content will be revoked
- Access to all proprietary TradingView indicators will be revoked
- No further live sessions will be accessible

Phantom Trading is not responsible for any consequences arising from loss of access to indicators, including any open trading positions or decisions made in reliance on indicator data.

3.3 Contacting Support

When contacting support regarding your subscription, please include your sign-up email address and Discord username. You can reach us at admin@ptmtrading.io.

4. Chargebacks and Payment Disputes

All billing concerns must be directed to us in the first instance at admin@ptmtrading.io. 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.

To submit a refund request for consideration, contact us at admin@ptmtrading.io with your account details and reason for the request.

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 sales taxes (such as VAT or GST) on our behalf where required by law. Whop may appear as the billing party on your payment statement.

7. Policy Updates

We may update this Policy at any time. The most current version will always be available at ptmtrading.io. Continued use of our services following any update constitutes your acceptance of the revised Policy.

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.