Cipher — Terms of Service

Effective date: September 1, 2026
Last updated: September 1, 2026

These Terms of Service ("Terms") govern your access to and use of Cipher's products, community, educational content, wallet-tracking tools, trade ideas, and related services (the "Services") offered through Whop at whop.com/cipher-group and any linked channels (including Telegram). By creating an account, joining a free or paid membership, or otherwise using the Services, you agree to these Terms and to Whop's platform terms.

1. Who we are

Cipher is a digital community and education product operated on Whop. The Services include the Cipher Free Community, Cipher Pro, and any other products we publish on our Whop store. These Terms are between you and Cipher. Payments, memberships, and checkout are processed by Whop.

2. Eligibility

You must be at least 18 years old and legally able to enter a contract. The Services are not directed to minors. By using the Services you represent that you meet these requirements and that the information you provide is accurate.

3. Description of the Services

Cipher provides community access, educational materials, wallet-tracking information, market commentary, and related digital content. Features may differ by product (for example, free community vs. Cipher Pro). We may add, change, or discontinue features at any time.

The Services are for education and information only. Cipher does not provide investment advice, tax advice, legal advice, or brokerage, custody, or money-management services. Nothing in the Services is an offer to buy or sell any security, token, or other asset.

4. No financial advice; no results guaranteed

- Content, signals, wallet tracking, trade ideas, and commentary are opinions and educational material, not personalized recommendations.
- Cryptocurrency and other markets are highly volatile. You can lose some or all of your capital.
- Past performance — including any "results," screenshots, or member stories — does not guarantee future results.
- You are solely responsible for your trading, investment, and financial decisions, including independent research and risk management.
- You should consult a licensed advisor before making financial decisions.

5. Memberships, access, and billing

- **Free memberships** (including Cipher Free Community) may be limited, modified, or ended at any time.
- **Paid memberships** (including Cipher Pro and other paid products) grant access for the billing period you purchase. Recurring plans renew automatically until you cancel.
- Prices, billing periods, and included access are shown at checkout on Whop. By completing checkout you authorize the charges described there.
- Access is personal and non-transferable unless we expressly allow a transfer. Sharing logins, screenshots of paid content, or redistributing signals or materials is prohibited.

- You may cancel a recurring membership at any time through your Whop account. Cancellation stops future renewals; it does not automatically refund the current period. Refunds are governed by our Refund Policy.

6. Acceptable use

You agree not to:

- Harass, threaten, defraud, or spam members or staff;
- Share, sell, or leak paid content, signals, wallet lists, or member information;
- Scam members, solicit funds, or run unauthorized promotions;
- Post illegal content, malware, or anything that violates Whop's rules;
- Impersonate Cipher, staff, or other members;
- Attempt to bypass paywalls, scrape content, or disrupt the Services;
- Use the Services if you are prohibited by law from trading or receiving this type of content.

We may suspend or terminate access immediately for violations, chargebacks we determine to be abusive, or conduct that harms the community.

7. Intellectual property

Cipher owns or licenses all content we provide, including text, graphics, videos, signals, educational materials, branding, and software. We grant you a limited, revocable, non-exclusive license to use that content solely for your personal, non-commercial use while your membership is active. You may not copy, resell, republish, or create competing products from our content without written permission.

You keep ownership of content you post. By posting, you grant Cipher a worldwide, royalty-free license to host, display, and distribute that content as needed to operate the community.

8. Third-party platforms

Parts of the Services may be delivered through Telegram, X, or other third-party tools. Those platforms have their own terms. We are not responsible for outages, account bans, or policy changes on third-party platforms.

9. Disclaimers

THE SERVICES ARE PROVIDED "AS IS" AND "AS AVAILABLE." TO THE MAXIMUM EXTENT PERMITTED BY LAW, CIPHER DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT. We do not warrant that content is accurate, complete, timely, or error-free, or that the Services will be uninterrupted.

10. Limitation of liability

TO THE MAXIMUM EXTENT PERMITTED BY LAW, CIPHER AND ITS OWNERS, TEAM, AND AFFILIATES WILL NOT BE LIABLE FOR INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY, OR PUNITIVE DAMAGES, OR FOR LOST PROFITS, LOST TRADING GAINS, LOST DATA, OR BUSINESS INTERRUPTION, EVEN IF ADVISED OF THE POSSIBILITY. OUR TOTAL LIABILITY FOR ANY CLAIM ARISING OUT OF THE SERVICES WILL NOT EXCEED THE AMOUNT YOU PAID TO CIPHER IN THE THREE (3) MONTHS BEFORE THE CLAIM. Some jurisdictions do not allow certain limitations; in those places our liability is limited to the fullest extent allowed.

11. Indemnification

You will defend and indemnify Cipher and its owners, team, and affiliates against claims, damages, and expenses (including reasonable attorneys' fees) arising from your use of the Services, your trading or financial decisions, your content, or your

violation of these Terms or applicable law.

12. Changes and termination

We may update these Terms by posting a revised version on our Whop store. Continued use after the effective date is acceptance. We may suspend or end the Services or your access at any time. If we discontinue a paid product, unused prepaid access may be handled as described in the Refund Policy or as required by law.

13. Governing law

These Terms are governed by the laws of the State of California, USA, without regard to conflict-of-law rules, except where mandatory consumer-protection laws of your residence apply. Disputes will be resolved in the state or federal courts located in California, unless applicable law requires otherwise. You also agree to use Whop's Resolution Center for billing disputes related to purchases made on Whop before initiating a chargeback, where permitted.

14. Contact

Questions about these Terms: open a support chat with Cipher on Whop (whop.com/cipher-group) or message us through your Cipher membership. Purchases are also subject to Whop's terms.

These Terms are provided for Cipher's storefront and member relationships. They are not a substitute for advice from a licensed attorney in your jurisdiction.