

REFUND POLICY: ALL SALES ARE FINAL

Last Updated: May 1, 2026

By purchasing a subscription, digital product, or access pass from **Ocious Trades Premium**, you expressly acknowledge and agree to the following **Strict No-Refund Policy**:

1. Finality of Sale

All sales are final. Once a purchase is completed and access to the Service is granted, you are not entitled to a refund, credit, or exchange for any reason whatsoever. This "no-refund" rule applies regardless of:

- **Performance:** Dissatisfaction with "alerts," trade ideas, or the personal opinions shared.
- **Financial Outcome:** Market losses or poor performance of any assets discussed.
- **Usage:** Unused portions of a subscription period or failure to log in.
- **Technical Issues:** Issues on the user's end, including but not limited to, internet connectivity, device compatibility, or notification settings.

2. Immediate Access to Intellectual Property

You acknowledge that **Ocious Trades Premium** delivers immediate access to proprietary digital content, intellectual property, and real-time data. Because this digital information is consumed instantly and cannot be "returned" in the traditional sense, the Service is deemed **fully rendered and consumed** at the moment of purchase or renewal.

3. Subscription Cancellations

You may cancel your subscription at any time to prevent **future** billings.

- **Effect of Cancellation:** Cancellation stops the next scheduled payment. You will retain access to the Service until the end of your current paid billing cycle.
- **No Proration:** **Ocious Trades Premium** does not offer partial or prorated refunds for mid-month or mid-year cancellations.

4. Chargebacks and Disputes

By joining the Service, you agree to waive your right to dispute charges with your bank or credit card processor based on "service not as described," "dissatisfaction," or "non-receipt."

NOTICE: Ocious Trades Premium monitors account activity and IP logs. In the event of a chargeback dispute, we will submit this signed Agreement and your usage logs as evidence to your financial institution to contest any fraudulent or bad-faith claims.

User Acknowledgment

By clicking "Pay Now," "Subscribe," "Join," or "I Agree," you certify that you have read this policy and understand that **Ocious Trades Premium** maintains a **zero-refund policy** for all digital services and educational content.