

Refund / Return Policy + Access Termination

Effective Date: Jan. 18th 2026

This policy applies to all subscriptions, memberships, and digital products provided by High Five Collective (“we,” “us,” “the Collective”).

1. All Sales Final — No Refunds (Our Discretion)

All purchases are final. Because you receive immediate access to digital services and content, we do not offer refunds, returns, or exchanges.

Refunds are not provided for any reason, including (but not limited to):

- Not using the membership
- Forgetting to cancel before renewal
- Dissatisfaction with content, alerts, education, tools, or community
- Market losses, missed trades, or performance outcomes
- Accidental purchase, lack of understanding, or change of mind
- Removal for violations (see Section 4)

Any exception to this policy (if offered at all) is rare and made only at our sole and absolute discretion, and may be partial or full depending on circumstances.

2. Billing Errors Only (Optional Consideration)

We may consider refunding only clear billing errors such as:

- Duplicate charges for the same period
- Incorrect charges caused by a proven technical issue on our end

Even in these cases, resolution may include credits, corrections, or account adjustments instead of a refund, at our discretion.

3. Cancellation Stops Future Renewals Only

You can cancel anytime to stop future renewals.

- Cancellation does not refund current charges.
- You keep access until the end of the current billing period unless access is terminated under Section 4.

4. Access Termination — No Refund (Zero Tolerance)

We reserve the right to suspend or permanently remove any member at any time, with or without notice, without refund, if we determine (in our sole discretion) that they have violated our rules, platform terms, or acted in a way that harms the community or our business.

This includes, but is not limited to:

A) Content Sharing / Piracy / IP Violations

Immediate removal (no refund) for:

- Sharing, reposting, leaking, copying, or distributing our content outside the membership
- Sharing, reposting, leaking, copying, or distributing other creators' paid/private content inside or outside our community
- Posting copyrighted materials you do not have permission to share (courses, PDFs, videos, paid indicators, paid alerts, private Discord content, etc.)

B) Selling / Promoting Products or Services (Unauthorized Solicitation)

Immediate removal (no refund) for:

- Selling or attempting to sell products, services, courses, signals, indicators, referrals, or "mentorship" to members without written permission
- Promoting affiliate links, paid groups, outside communities, or competing services
- Soliciting DMs, collecting payments, or redirecting members to external offers

C) Circumvention / Abuse

Immediate removal (no refund) for:

- Chargebacks or payment disputes used as leverage
- Creating multiple accounts to evade enforcement
- Harassment, spam, scams, fraud, or disruptive behavior
- Any attempt to undermine or exploit the platform or community

5. Chargebacks & Disputes = Access Revoked

If you initiate a chargeback or payment dispute, we may:

- Immediately revoke access and remove you from the community (no refund)
- Provide evidence to the processor, including access logs, timestamps, and delivery confirmation
- Ban future purchases

You agree to contact us first at [Your Contact Information] to attempt resolution.

6. Third-Party Platforms & Payment Processors

If you subscribed through a third-party platform, their billing system may control timing and processing. We are not responsible for third-party outages, delays, or platform errors.

7. No Financial Advice / Risk Disclosure

All content is educational and informational only and is not financial advice. Trading/investing involves risk, and you are solely responsible for your decisions. No guarantees are made.

8. Policy Updates

We may update this policy at any time by posting an updated version. Continued use constitutes acceptance.

9. Contact

ronnievshow@gmail.com