

# Refund and Return Policy

for Will Trades Wealth Architects Investing Community

**Effective Date:** April 18, 2026

This Refund and Return Policy forms part of our Terms of Service and applies to all subscriptions purchased via **Whop** and to all automatic renewals (monthly or yearly) that occur on or after April 18, 2026. For the purposes of this document, "**The Company**" refers to **Will Trades Wealth Architects** and its associated digital products, specifically the **Will Trades Wealth Architects Discord Server**.

**Note on Prior Subscriptions:** The community launched in August 2024. Prior to April 18, 2026, no formal Refund Policy existed. Any refunds issued before this date were handled on a case-by-case basis at the Company's sole discretion. This Policy applies prospectively to all new purchases and all renewals processed from the Effective Date onward.

## 1. Finality of Transaction & Immediate Commencement of Service

This Server operates as a provider of digital, non-tangible, and irrevocable goods.

- **Irrevocable Access to Proprietary Media:** By completing your purchase, you explicitly request and consent to the immediate commencement of the service. You acknowledge that you are gaining instant access to a library of private livestream links, archived live session recordings, and proprietary educational video content, in addition to trade ideas and portfolios. These materials are "consumed" the moment access is granted.
- **Waiver of Withdrawal Rights:** To the maximum extent permitted by applicable law, under Canadian and international consumer law, you agree that by accessing the Server, you lose any statutory right to a "cooling-off" period or a "right of withdrawal."
- **Acknowledgment of Description:** You confirm you have reviewed our YouTube content and Whop descriptions. Claims of "Product not as described" shall not be accepted as valid grounds for a refund.

## 2. Strict No-Refund Policy for Monthly & Yearly Terms

- **Non-Refundable Renewals:** All subscriptions are non-refundable. It is the **exclusive and non-delegable responsibility** of the member to manage and cancel their billing cycle via the Whop User Dashboard.
- **No Pro-Rated Refunds:** We do not offer partial refunds for unused portions of a subscription. If you cancel mid-cycle, you retain access until the end of that cycle; no monetary credit will be issued.
- **Yearly Commitment:** Annual subscriptions are final. Members who are uncertain about a full-year commitment are encouraged to start with a monthly subscription instead.
- **Discretionary Exceptions:** The Company may, in its **sole and absolute discretion**, choose to issue a partial or full refund in truly exceptional circumstances. Any such refund is granted as a one-time act of grace and does **not** constitute a waiver of the "No Refund" policy, nor does it create a binding precedent or obligation to issue refunds to other members in similar or different circumstances.

## 3. Anti-Fraud, Scams, & Security Indemnification

- **No-First-Contact Policy:** Will Trades and its Admins will **NEVER** initiate a DM to solicit funds or sensitive data.
- **Indemnification Against Fraud:** The Company is not responsible for funds lost to scammers. Sending money to an impersonator does not entitle you to a refund or credit from the Company.

- **Security Responsibility:** You are responsible for securing your own accounts. "Unauthorized access" by third parties to your payment method does not qualify for a refund.

#### 4. Zero Tolerance for Chargebacks (Friendly Fraud)

- **Definition of Abuse:** We categorize unauthorized chargebacks as "Friendly Fraud."
- **Legal Recourse:** Initiating a chargeback is a breach of contract. We will provide your Whop access logs, purchase confirmation, and this Policy to your financial institution and/or payment processor as part of our dispute response. Any member who initiates a chargeback will be permanently blacklisted.

#### 5. Disclaimer of Financial Outcome & Performance

- **No Performance Guarantees:** A refund will never be issued based on the "success" or "failure" of any trade idea.
- **No Refunds for Trading Losses:** Any information from the Server that was traded or invested upon is subject to the **Full Risk Disclosures** in our Terms of Service. You assume 100% of the risk for any financial action taken.

#### 6. Pre-Purchase Inquiry Requirement

If any part of the service is unclear, you **must** seek clarification at **Will.TradesYT@gmail.com** before purchase. By proceeding to checkout, you represent that you have no outstanding questions and fully accept these non-refundable terms.

#### 7. Governing Law & Jurisdictional Consent

This policy is governed by the laws of the **Province of Quebec, Canada**. You expressly agree to the exclusive jurisdiction of the courts in **Montreal, Quebec**, and waive any right to participate in a class-action lawsuit.