



Terms of Service

By accessing this platform, you acknowledge that you have read and agree to our Terms of Service. All rights reserved

1. BINDING CONTRACTUAL RELATIONSHIP

By accessing the University of Trading-MA ("U.T.M") platform, you are entering into a legally binding contract. This agreement governs your use of our proprietary trading models, including the Hloser Model, and all educational materials.

If you do not agree to these terms, you must cease all use of our services immediately. For any legal inquiries regarding this contract, contact support@universityoftradingma.com. Your continued use of the service constitutes a digital signature of acceptance.

2. INTELLECTUAL PROPERTY PROTECTION

The Hloser Model and all associated masterclasses are the exclusive property of U.T.M. You are granted a personal, non-transferable license to view the content.

Strict Prohibition: Recording, sharing, or reselling our content is a direct violation of this agreement. We actively monitor for intellectual property theft. Any breach will result in immediate termination of access without refund. If you notice any unauthorized use of our materials, please report it to support@universityoftradingma.com.

3. FINANCIAL DISCLAIMER & RISK ACKNOWLEDGMENT

Trading involves significant risk. U.T.M provides educational content and is not a registered financial advisor.

All trade ideas and models are for pedagogical purposes only. You agree that U.T.M is not liable for any financial losses you may incur. You are solely responsible for your trading decisions and capital management. For detailed risk disclosures, you can reach out to our team at support@universityoftradingma.com.

4. ZERO-TOLERANCE CHARGEBACK POLICY

As outlined in our Return Policy, all sales are final. Initiating a chargeback for a delivered digital service is considered a violation of this contract.

U.T.M reserves the right to contest any fraudulent disputes by providing access logs and proof of delivery to payment processors. If you have a billing issue, you are required to contact support@universityoftradingma.com first to seek a resolution before contacting your bank.

5. COMMUNITY CONDUCT & ACCOUNT INTEGRITY

Membership in our Discord community is a privilege. Harassment, spamming, or sharing login credentials will result in an immediate ban.

We utilize IP-tracking to ensure account security. If our system detects multiple simultaneous logins from different locations, your account will be locked. To appeal a security lock, contact support@universityoftradingma.com.

6. TERMINATION OF SERVICE

U.T.M reserves the right to terminate or suspend access to our services at any time, without prior notice, for conduct that we believe violates these Terms.

Upon termination, your right to use the platform will cease immediately. For questions regarding account status or termination, please email support@universityoftradingma.com.

LEGAL SUPPORT

support@universityoftradingma.com