

STOCK DADS, LLC — TERMS OF SERVICE

Last Updated: 11/1/2025

These Terms of Service (“Terms”) govern your access to and use of all services provided by Stock Dads, LLC (“Stock Dads,” “we,” “us,” or “our”), including Stock Dads, Futures Dads, Crypto Dads, Dad Bets, Masterminds, one-time purchase products, installment payment plans, and all educational products, Discord communities, online platforms, trade ideas, and related content (collectively, the “services”). Your electronic acceptance, including any checkbox acknowledgments at checkout, constitutes a legally binding signature.

1. Important Disclosures

Stock Dads provides educational information only and is not a licensed investment adviser. All opinions and trade ideas are based on our own research and experience. You acknowledge: Trading involves substantial risk; you are responsible for your financial decisions; we do not guarantee outcomes; never trade with money you cannot afford to lose; our communications are not individualized investment advice.

2. Community Guidelines

You agree to be respectful, avoid harassment, conduct your own research, not leak premium content, not promote outside services without permission, not solicit money, and not post inappropriate content. Violations may result in immediate removal without refund.

3. Subscription Plans

Subscriptions are available in 7-day, 30-day, 90-day, and annual intervals. Your selected plan determines your renewal cycle.

4. Recurring Billing Authorization Agreement

By enrolling, you authorize recurring charges at the price and interval associated with your plan. Subscriptions auto-renew unless cancelled before renewal. Renewal charges occur without additional notice. Cancellation must occur before the renewal date.

5. One-Time Purchases

All one-time purchases are non-refundable and include immediate digital access. Digital goods are exempt from traditional refund rights once delivered.

6. Installment / Split-Payment Plans

Selecting an installment plan authorizes automatic charges for each scheduled installment. This is not a subscription. All installments must be completed. Non-payment may result in revoked access or collections. Chargebacks do not cancel installment obligations.

7. No Refund Policy

All subscription payments, one-time purchases, and installment payments are final and non-refundable. This includes auto-renewals, installment charges, forgetting to cancel, non-use, dissatisfaction, or financial changes. Non-use does not entitle a refund. Provision of access constitutes delivery of service. In the event that you initiate a chargeback, dispute, or claim that is subsequently resolved in Stock Dads, LLC's favor, you agree to reimburse Stock Dads, LLC for all costs associated with the dispute, including but not limited to chargeback fees, administrative costs, and legal fees. You acknowledge that the Service is defined as access to information; dissatisfaction with trade outcomes or content quality does not constitute a valid basis for a 'Not as Described' claim.

8. Cancellation Policy

Cancellations must occur through your online account. Leaving Discord, uninstalling apps, or emailing support does not constitute cancellation. A timestamped confirmation email is required. Non-use of the Discord or platform does not freeze, pause, or alter the subscription billing cycle.

9. Renewal Notices

Reminder emails are a courtesy only and not guaranteed. Failure to receive or open a reminder does not exempt you from charges.

10. Evidence of Use (for Disputes)

We may use login timestamps, IP logs, device/browser fingerprints, Discord access logs, content access logs, message timestamps, module completions, clickstream data, and device/account consistency as evidence of use in disputes.

11. Cardholder Identity Acknowledgment

You acknowledge and agree that the name on your Whop account or any Stock Dads account is not required to match the name on the payment method used at checkout. By completing a purchase, you affirm that you are an authorized user of the card or payment method provided, and you accept full responsibility for all charges made. Any disputes, chargebacks, or claims based on "cardholder name mismatch" are invalid, as Stock Dads does not collect or verify cardholder names and cannot match payment information to member-submitted profile data.

12. Account Integrity

Users may maintain one account only. Duplicate accounts or promo abuse may result in termination without refund.

13. Intellectual Property

All content and materials are the property of Stock Dads, LLC. Redistribution is prohibited.

14. Limitation of Liability

Stock Dads is not liable for trading or financial losses or platform downtime. Materials are provided "as is."

15. Billing Errors

Billing concerns must be reported within 7 days of posting. Before initiating a chargeback or dispute with your bank or payment provider, you agree to contact support@stockdads.com to attempt to resolve the issue amicably. Failure to contact us first may be used as evidence of a bad-faith dispute in our response to your bank.

16. Governing Law and Binding Arbitration

These Terms are governed by Florida law. Any dispute arising out of or relating to these Terms or the Services shall be resolved through binding arbitration in the state of Florida, rather than in court. You explicitly waive any right to a jury trial or to participate in a class action lawsuit.

17. Modifications

We may update these Terms at any time. Continued use after updates constitutes acceptance.

18. Severability

If any provision of these Terms is found to be unenforceable, the remaining provisions shall remain in full force and effect.

19. Contact Information

Email: support@stockdads.com
<https://stockdads.com>