

Refund Policy

Effective Date: 11/1/2025

By enrolling in any Stock Dads, LLC (“Stock Dads”) service, you acknowledge and agree to this Refund and Cancellation Policy, which is incorporated into and governed by the Stock Dads Terms of Service.

1. No Refund Policy

All payments for Stock Dads services, including subscriptions, auto-renewals, one-time purchases, masterminds, educational products, and installment or split-payment plans, are final and non-refundable. This includes, without limitation, accidental purchases, forgetting to cancel, non-use, dissatisfaction with content or trade outcomes, financial hardship, or changes in personal circumstances. Provision of access to the platform, Discord, or digital materials constitutes full delivery of the service and digital goods.

2. One-Time Purchases

All one-time purchases provide immediate digital access upon payment and are strictly non-refundable once access is delivered. Digital goods are not eligible for “not as described” or similar claims based solely on subjective dissatisfaction with performance, trade results, or perceived value.

3. Subscriptions and Auto-Renewals

Subscriptions renew automatically according to the billing cycle selected at checkout (7-day, 30-day, 90-day, annual, or as otherwise offered). To avoid renewal charges, you must cancel through your online account before the renewal date; leaving Discord, uninstalling apps, or sending an email to support does not constitute cancellation. A timestamped cancellation confirmation email generated by the system is your proof of cancellation; if you do not receive it, your subscription remains active and billable.

4. Installment / Split-Payment Plans

Selecting an installment or split-payment plan authorizes automatic charges for each scheduled installment until the full balance is paid. All installments must be completed; chargebacks, disputes, or card declines do not cancel your outstanding payment obligation and may result in revoked access, collections activity, or other lawful recovery efforts.

5. Billing Errors and Timing

Billing concerns, including suspected duplicate charges or errors, must be reported to support@stockdads.com within 7 days of the charge posting to your account. Failure to notify Stock Dads within this period may be used as evidence that the charge is valid and authorized in any subsequent dispute response.

6. Chargebacks and Disputes

You agree to contact Stock Dads at support@stockdads.com and provide a reasonable opportunity to resolve any billing concern before initiating a chargeback or dispute with your bank or payment provider. Filing a dispute or chargeback without first attempting resolution with Stock Dads may be classified as a bad-faith dispute and may be used as evidence in Stock Dads’ response to your bank or card network. If any dispute or chargeback is resolved in Stock Dads’ favor, you agree to reimburse all related costs, including chargeback fees, administrative time, collections costs, and reasonable legal fees to the fullest extent permitted by law.

7. Evidence of Use and Authorization

You acknowledge and agree that Stock Dads may provide detailed records as evidence of your authorized use in any dispute, including, but not limited to, login timestamps, IP and device/browser fingerprints, Discord join/leave history, channel and content access logs, message timestamps, clickstream data, course or module completions, and account history. You further acknowledge that the name on your Stock Dads or Whop account is not required to match the name on the payment method; by completing a purchase, you represent that you are an authorized user of the payment method, and disputes based solely on cardholder name mismatch are invalid because Stock Dads does not collect or verify cardholder names.

8. Non-Use and Account Status

Non-use of the Discord community, platform, or educational content does not pause, stop, or otherwise alter your subscription billing cycle and does not entitle you to a refund or credit. Stock Dads may suspend or terminate access for violations of its Terms of Service or Community Guidelines without refund, consistent with those Terms.