

# REFUND & CHARGEBACK POLICY

All purchases made through DELFI TRADING are deemed final, binding, conclusive, and non-reversible immediately upon the successful submission, authorization, and processing of payment, with the customer expressly acknowledging that the act of completing payment constitutes full performance, full fulfillment, and complete execution of the transaction by DELFI TRADING, and that the transaction is therefore considered satisfied and closed at checkout, regardless of whether the purchased product, service, subscription, membership, digital content, educational material, intellectual property, platform access, community access, live or recorded sessions, tools, indicators, methodologies, or any related or ancillary offering has been accessed, activated, reviewed, utilized, downloaded, streamed, attended, delivered, delayed, restricted, misunderstood, ignored, unused, partially used, fully used, revoked, terminated, suspended, or otherwise engaged with in any manner, and the customer further understands and agrees that, as a condition of purchase, no refund, partial refund, credit, exchange, reversal, reimbursement, price adjustment, or monetary consideration of any kind shall be issued, approved, initiated, or implied under any circumstances whatsoever, thereby constituting an irrevocable acceptance of a strictly non-refundable digital transaction, and permanently, knowingly, and voluntarily waiving any and all rights, claims, demands, remedies, or expectations to recover, reclaim, dispute, or reverse funds under any legal, contractual, equitable, statutory, regulatory, consumer-protection, or common-law theory whatsoever, whether known or unknown, foreseen or unforeseen, including but not limited to claims based on dissatisfaction, change of mind, buyer's remorse, accidental or mistaken purchase, failure to read or understand product descriptions or disclosures, technical incompatibility, access issues attributable to the customer, financial hardship, lack of desired results or outcomes, perceived value disputes, subjective expectations, market conditions or volatility, account termination for any reason, suspension due to policy enforcement, subscription renewal oversight, billing cycle misunderstandings, third-party platform limitations, or any asserted cooling-off period, grace period, rescission right, chargeback justification, or reconsideration window, all of which are expressly disclaimed and shall not apply, and the customer further agrees and acknowledges that once payment is processed, all funds are immediately and fully earned by DELFI TRADING and are permanently non-recoverable and no longer subject to recall, refund, reversal, setoff, withholding, or dispute through any bank, card issuer, payment processor, intermediary, or financial institution.