

Terms of Service

Last Updated: MARCH 28 2026

Welcome to *Payout Approved* (“Community”), operated by APJ (“we,” “us,” or “our”). By purchasing access to or participating in this community, you agree to the following Terms of Service.

1. Acceptance of Terms

By accessing or purchasing any product, service, or membership from *Payout Approved*, you agree to be legally bound by these Terms. If you do not agree, do not use or access our services.

2. No Financial Advice

All content provided within *Payout Approved*, including but not limited to messages, courses, guides, and discussions, is for **educational and informational purposes only**.

We do **not** provide financial, investment, legal, or tax advice.

You are solely responsible for any decisions or actions you take based on information from this community.

3. No Guarantees of Results

We do not guarantee any specific financial results, earnings, or outcomes.

Results may vary based on individual effort, experience, and external factors.

4. Payments & No Refund Policy

All payments are **final and non-refundable**, unless explicitly stated otherwise.

By purchasing, you agree:

- You will not initiate chargebacks or payment disputes without first contacting us

- Unauthorized chargebacks may result in:
 - Immediate removal from the community
 - Permanent ban from future services
 - Possible legal action where applicable
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5. Chargebacks & Fraud Protection

Attempting to dispute or reverse a legitimate charge after receiving access to services is considered **fraudulent activity**.

We reserve the right to:

- Provide evidence to payment processors
 - Report fraudulent behavior
 - Take legal action if necessary
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6. Right to Refuse or Terminate Service

We reserve the right to:

- Refuse service to anyone at our discretion
- Remove users from the community at any time, for any reason

No refunds will be issued in cases of removal due to violation of these terms.

7. Community Conduct

By joining *Payout Approved*, you agree:

- Not to harass, scam, or harm other members
- Not to leak, share, or resell any content from the community
- Not to engage in illegal activity
- No advertising other trading services or groups

Violation may result in immediate removal without refund.

8. Intellectual Property

All content within *Payout Approved* (including branding, materials, messages, and strategies) is owned by APJ.

You may not:

- Copy, distribute, or reproduce content
 - Share access with non-paying users
 - Use our name, brand, or materials without permission
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9. Use of Name, Brand & Image

“Payout Approved” and “APJ” are protected brands.

Unauthorized use of our name, logo, likeness, or reputation for misleading, impersonation, or commercial purposes is strictly prohibited.

10. Limitation of Liability

To the maximum extent permitted by law, APJ and *Payout Approved* shall not be liable for:

- Any financial losses
- Business losses
- Damages resulting from use of our content or services

Use of the community is at your own risk.

11. Modifications to Terms

We reserve the right to update or modify these Terms at any time. Continued use of the service constitutes acceptance of updated Terms.

12. Governing Law

These Terms shall be governed by and interpreted in accordance with the laws of the State of Texas, United States.

13. Contact

For questions or support, contact: [**apj@payout-approved.com**](mailto:apj@payout-approved.com)