

TERMS OF SERVICE

Young Money Investments

Last Updated: January 13, 2026

1. ACCEPTANCE OF TERMS

By accessing the Young Money Investments (YMI) website, joining our Discord community, or purchasing any of our products or subscriptions (via Whop or other payment processors), you agree to be bound by these Terms of Service. If you do not agree, you must not access our services.

2. FULL RISK DISCLOSURE

Futures trading carries significant risk and may not be suitable for all investors. Losses can exceed initial investments, and only risk capital should be used. Past performance does not guarantee future results.

Hypothetical performance has limitations, including hindsight bias and the absence of real financial risk. Actual trading results may differ significantly.

IMPORTANT: EDUCATIONAL ONLY - NOT FINANCIAL ADVICE

Neither YMI nor its affiliates are registered financial advisors. This community is for educational purposes only and does not constitute financial advice or a solicitation to trade. Opinions expressed are those of individual authors and do not reflect YMI's official stance.

Please review our full Risk Disclosure for detailed regulatory information at: <https://youngmoneyinvestments.com/risk-disclosure>

3. REFUND POLICY

IMPORTANT NOTICE REGARDING PROMOTIONS:

There is NO money-back guarantee for discounted promotions. Any guarantees or warranties offered are applicable ONLY to full-price offers. If you purchase a subscription or product using a discount code or during a promotional sale, the sale is final and non-refundable immediately.

All purchases of YMI subscriptions, courses, indicators, or tools are final. By purchasing, you acknowledge that no refunds will be granted for any reason, including dissatisfaction, financial changes, or ceasing to trade.

Initiating a chargeback on a valid transaction is a violation of these terms and may result in evidence submission to the payment processor, permanent banning from YMI services, and reporting for chargeback abuse.

4. CHARGEBACKS, DISPUTES, AND FRAUD PREVENTION

YMI takes a zero-tolerance approach to fraudulent chargebacks and "friendly fraud." By purchasing our services, you agree to the following comprehensive dispute resolution and fraud prevention terms:

4.1. Explicit Authorization

By clicking "Buy Now," "Complete Order," or entering your payment information, you explicitly confirm that:

- You are the authorized holder of the payment card or account used.
- You explicitly authorize Young Money Investments (via Whop or other processors) to charge the agreed amount.
- You have read and agreed to our "No Refund" policy as a binding contract.

- You understand that digital products are consumed immediately upon access.

4.2. Mandatory Dispute Resolution Process

In the event of a billing error or concern, you agree to contact YMI Support (via Discord or email) immediately to resolve the issue before contacting your bank.

Failure to contact us first will be considered evidence of bad faith. We have a 99% resolution rate when users contact us directly.

4.3. Consequences of Unauthorized Chargebacks ("Friendly Fraud")

Initiating a chargeback for a valid transaction - including reasons such as "changed mind," "forgot to cancel," or "did not like the service" - is considered Theft of Services and Friendly Fraud. In response to any chargeback, YMI will:

- Contest the Dispute: We will aggressively fight the chargeback by submitting comprehensive evidence to your bank and payment processor.
- Submit Evidence: This evidence includes, but is not limited to:
 - Your IP address and device fingerprint at checkout and during access.
 - Access logs showing the exact dates and times you utilized our content, bots, or community.
 - Chat logs from Discord proving your active participation.
 - Proof of your agreement to these Terms of Service at checkout.
- Immediate Termination: Your account will be immediately banned, and you will be permanently blacklisted from all future YMI products and services.
- Fraud Reporting: We reserve the right to report your identity and payment details to industry-wide fraud prevention databases (e.g., Stripe Radar, Chargeback911), which may affect your ability to purchase from other merchants in the future.

4.4. Financial Liability

You agree that if you initiate an illegitimate chargeback, you will be liable for:

- The original transaction amount.
- A \$50.00 administrative fee per dispute to cover our time and resources in contesting the fraud.
- All legal fees and collection costs incurred by YMI to recover the debt.

5. INTELLECTUAL PROPERTY RIGHTS

All YMI content, including but not limited to trading strategies, indicators, bots (e.g., KPL Bot, Marty Bot), community data, videos, code scripts, and educational materials, is the exclusive intellectual property of Young Money Investments.

You strictly **MAY NOT**:

- Redistribute, resell, share, or sublicense any content or access credentials.
- Reverse-engineer, decompile, or copy the logic of our bots, indicators, or scripts.
- Use our data or content for commercial purposes without express written permission.
- Scrape, mine, or extract data from our Discord server or website using automated tools.

Violations will result in immediate termination of service without refund and may lead to legal action for copyright infringement and damages.

6. USER CONDUCT & COMMUNITY GUIDELINES

By joining YMI's Discord and community, you agree to maintain a professional and respectful environment. The following behaviors are strictly prohibited:

- No Spam: Excessive messaging or direct message spam is not allowed.
- No Unauthorized Promotions: Advertising competing products, Discord servers, trade alert services, or newsletters is prohibited.
- No Market Manipulation: No coordination of pump-and-dump schemes or illegal financial activities.
- No Defamation: Slander, libel, or spreading false information about YMI, its staff, or other members is strictly prohibited and will be met with immediate removal and potential legal action.
- Account Security: Sharing your password or account access with others is prohibited.

YMI reserves the right to suspend or ban any user violating these guidelines without warning or refund.

7. LIMITATION OF LIABILITY

YMI and its affiliates are not responsible for:

- Financial losses resulting from the use of YMI strategies, tools, or bots.
- Market volatility affecting trading outcomes.
- Technical failures, server downtime, or platform issues (including Discord or Whop) affecting service access.

Trading involves substantial risk, and you are solely responsible for your own trading decisions and financial outcomes.

8. THIRD-PARTY PLATFORMS

Our services are facilitated through third-party platforms such as Discord and Whop. By using our services, you also agree to adhere to the Terms of Service and Community Guidelines of these respective platforms.

9. MODIFICATION OF TERMS

YMI reserves the right to update these terms at any time without notice. Continued use of YMI services implies acceptance of any changes. It is your responsibility to review these terms periodically.

10. CONTACT INFORMATION

For questions about these Terms of Service, please contact us through our Discord community or at: support@youngmoneyinvestments.com

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