

Refund & Cancellation Policy

AI Trade Flow — Advanced Education and Trading

Effective Date: [DATE] · Last Updated: [DATE]

1. What This Policy Covers

This Policy governs cancellation of, and refunds for, AI Trade Flow membership subscriptions and any one-time educational purchases. It does not — and cannot — cover trading gains or losses in your own exchange account, exchange fees, or funding costs, because AI Trade Flow never holds or controls your trading funds.

2. Billing Cycles

Memberships bill in advance on a recurring monthly or annual cycle, on the calendar day matching your original signup date. Your current plan, price, and next billing date are always visible in the member portal under **Account** → **Billing**.

3. How to Cancel

You may cancel at any time in the member portal (**Account** → **Billing** → **Cancel Membership**) or by emailing support@[DOMAIN] from your registered email address. Cancellation takes effect at the end of the current paid billing period: you keep full access until that date, and no further charges occur. We do not impose cancellation fees, lock-ins, or exit interviews.

4. Refunds

First-time members — 14-day guarantee. If you are a new member and are not satisfied, contact us within fourteen (14) days of your first payment for a full refund of that payment, no questions asked. This guarantee applies once per person.

Renewal payments. Renewal charges are generally non-refundable once a billing period begins, except as described below or where required by law. As a courtesy, renewal charges disputed within seventy-two (72) hours of billing, with no member-portal logins during the new period, will be refunded in full.

Annual plans. Annual payments canceled within thirty (30) days of charge receive a prorated refund equal to the unused months, less the standard monthly rate for time elapsed.

Service failure. If a platform outage attributable to us materially prevents access to member features for more than seventy-two (72) consecutive hours, you may request a prorated credit or refund for the affected period.

5. What Is Not Refundable

Except where law requires otherwise, we do not refund: trading losses of any kind; periods of non-use where access remained available; charges older than the windows above; accounts terminated for violating

the Terms of Service, AML/KYC Policy, or Acceptable Use provisions; and payment-processor fees that processors do not return to us.

6. How Refunds Are Paid

Approved refunds are issued to the original payment method within ten (10) business days of approval. If the original method is unavailable, we will work with you on a lawful alternative.

Payments made in digital assets. Where you paid in crypto, approved refunds are calculated on the U.S. dollar value of your payment at the time it was made and are paid, at our election, in the same asset or a U.S. dollar-pegged stablecoin at prevailing rates on the refund date, to a wallet address you verify from your account. Market movements between payment and refund are neither charged to you nor credited to you. Because on-chain payments cannot be reversed by a card network, this Policy is the exclusive refund path — and every window in it, including the 14-day first-payment guarantee, applies to crypto payments identically.

7. Chargebacks

Please contact us before initiating a chargeback — most billing issues resolve within one business day. Chargebacks filed on charges eligible for refund under this Policy will simply be refunded; abusive or fraudulent chargebacks may result in account termination.

8. Price Changes and Plan Switches

If you switch plans, the new rate applies from the next billing date, with any prepaid unused time credited pro-rata. If we raise your plan's price, we will give at least thirty (30) days' notice, and you may cancel before the new rate takes effect.

9. Statutory Rights

Nothing in this Policy limits any non-waivable rights you hold under the consumer-protection laws of your state or country.

10. Contact

Billing questions and refund requests: support@[DOMAIN] · AI Trade Flow LLC, [ADDRESS]

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