

Refund and Cancellation Policy

Effective Date: September 1, 2026

DIGITAL SALES ARE FINAL AND NONREFUNDABLE AFTER DELIVERY OR USE EXCEPT WHERE APPLICABLE LAW REQUIRES A REMEDY. CANCELLATION STOPS FUTURE RENEWAL; IT DOES NOT REFUND A COMPLETED CHARGE.

This Refund and Cancellation Policy applies to every digital product and service supplied by CipherTrades L.L.C. d/b/a MtnSkyAlgo through either Website, Whop, Whop Payments, or another authorized Sales Channel. It is incorporated into the Terms of Service and applies regardless of which Sales Channel processes the transaction.

1. Digital Products and Delivery

MtnSkyAlgo products are digital and may include software, scripts, indicators, alerts, courses, educational material, livestreams, recordings, downloads, support resources, Website content, Discord roles or community areas, memberships, promotional access, and other electronic entitlements.

Delivery occurs when a credential, invitation, entitlement, role, license, download, link, membership, course, recording, livestream, script, indicator, community area, or other purchased access is made available to the account, email, Discord identity, TradingView username, or other identifier supplied by the purchaser. Delivery does not require later login, download, attendance, viewing, installation, activation, or use.

2. General Final-Sale and No-Refund Rule

Except where nonwaivable law requires otherwise, every purchase is final and nonrefundable once digital access is delivered or any material portion is accessed or used. Digital Content cannot be physically returned, and access may expose copyable, viewable, or usable value immediately. Failure to consume all Content does not make a delivered purchase returnable.

- A change of mind, lack of time, financial loss, trading result, dissatisfaction with results, misunderstanding of educational content, or failure to use a delivered Service is not a refund basis.
- Hardware, software, browser, internet, data-feed, broker, exchange, Discord, TradingView, Whop, device, regional, or skill incompatibility is not a refund basis when disclosed requirements were met or the issue is outside the Company's reasonable control.
- A missed livestream, unused membership period, delayed personal setup, ignored support instruction, or failure to cancel before renewal is not a refund basis.
- A third-party account restriction, platform outage, ban, suspension, policy change, or loss of access caused by the User, a third party, or circumstances outside the Company's reasonable control is not a refund basis.
- Suspension or termination for nonpayment, chargeback, fraud, security risk, account sharing, intellectual-property misuse, misconduct, or breach does not create a refund, credit, extension, or replacement right.
- Price reductions, promotions, coupons, later product changes, feature additions, feature removal, or another purchaser's price do not create a price-adjustment or refund right.

3. Recurring Subscriptions and Cancellation

By purchasing a Subscription after receiving the transaction-specific price and renewal information, you authorize recurring charges until cancellation. Cancel using the method made available by the applicable Sales Channel before the next renewal. If no usable cancellation method is available, contact ciphertrades1@gmail.com before renewal.

Cancellation is effective for future billing and ordinarily leaves access active through the end of the paid term. It does not retroactively cancel or refund the current term, a prior term, a trial conversion, or a renewal already processed. Removing a Discord account, leaving a server, deleting an app, disconnecting TradingView, or ceasing use does not cancel a Subscription.

3A. Free Trials, Conversion, and Legacy Access

The current public monthly, quarterly, and yearly Subscription offers include a seven (7) day Trial unless the particular offer clearly and conspicuously displays a different duration before enrollment. A valid payment method is required. The amount due at enrollment is zero dollars unless a separate initial charge is clearly disclosed. If the User does not cancel before the displayed Trial expiration, the Trial automatically converts to the selected paid Subscription and the applicable Sales Channel may charge the displayed price, taxes, and fees at the selected interval until canceled.

To avoid the first paid charge, cancel through the cancellation method made available for the applicable Sales Channel before the Trial expires. For Whop transactions, the User may sign in to Whop, open Profile or Manage Orders, select the membership, and use the available cancellation control. Leaving Discord, removing a role, disconnecting TradingView, deleting an application, or ceasing use does not cancel a Trial or Subscription.

A cancellation received after a Trial converts stops future renewals but does not automatically refund the conversion charge. A Trial conversion, renewal, or other completed charge remains subject to the final-sale rule and limited lawful or discretionary exceptions in this Policy. The checkout timestamp, displayed expiration, Sales Channel records, and applicable law control whether cancellation preceded a charge.

Legacy One-Time Access, including former paid offers described as lifetime, a lifetime plan, one-time, or a one-time purchase, does not renew and creates no recurring charge. The paid offer is discontinued. Eligible legacy access continues only as stated in the original offer and Terms of Service and does not create a refund, replacement-product, or price-adjustment right because the offer is no longer sold or because active pricing later changes.

4. Limited Discretionary Exceptions

The Company may, but is not obligated to, consider a written exception request at any time. Approval, review, timing, and remedy remain in the Company's sole discretion except where nonwaivable law requires otherwise. A request does not create a right to investigation, response, explanation, appeal, refund, credit, or other remedy. One exception does not create a precedent, course of dealing, waiver, or amendment.

- A verified duplicate charge or processing error may be corrected after verification.
- A verified failure to receive purchased access after reasonable troubleshooting may result in restoration, replacement access, an extension, credit, partial refund, or full refund, as the Company determines appropriate.
- A claimed unauthorized payment may be referred to the applicable Sales Channel, payment provider, or financial institution for verification or handling.
- Personal circumstances may be considered case by case, but consideration does not promise approval.

Use, access, viewing, downloading, activation, attendance, participation, copying risk, support history, order history, misconduct, and the ability to restore access may be considered. The Company may require revocation of all associated access, licenses, roles, downloads, rewards, and entitlements before issuing any discretionary remedy.

5. How to Submit a Request

A request may be sent through a support method made available by the applicable Sales Channel or to ciphertrades1@gmail.com. Include, if available, the purchaser name, order email, order or receipt identifier, product, purchase date, requested remedy, concise explanation, relevant screenshots, and troubleshooting already attempted. Do not send full card numbers, brokerage credentials, passwords, authentication codes, seed phrases, private keys, or unnecessary sensitive information.

The Company may request reasonable information needed to verify the purchaser, locate the transaction, test access, investigate fraud, or evaluate the request. Failure to provide sufficient verification or cooperation may prevent an exception.

6. Approved Remedies and Processing

If the Company approves an exception, it may choose restoration, replacement access, an extension, service credit, partial refund, or full refund. The remedy chosen is the exclusive remedy for that issue unless nonwaivable law requires otherwise. A refund will be returned through the original payment channel where practicable. Processing time is partly controlled by Whop, payment partners, networks, and the purchaser's financial institution.

After a refund, reversal, cancellation, or chargeback, the Company may immediately revoke or reverse associated licenses, roles, downloads, scripts, TradingView access, membership time, point balances, redemptions, discounts, promotional credits, and other entitlements to the maximum extent permitted by law.

7. Billing Errors, Unauthorized Payments, and Chargebacks

Nothing in this Policy restricts a good-faith report of an unauthorized payment, duplicate charge, incorrect amount, failure to cancel, or other legitimate billing error protected by law or payment-network rules. Contact the Company or Whop promptly so the issue can be investigated.

A User must not knowingly misrepresent an authorized purchase, delivered access, usage, cancellation, identity, or communication in a refund request or payment dispute. The Company may suspend associated access while a dispute is pending; provide truthful order, delivery, access, assent, device, and support records to Whop, processors, networks, financial institutions, law enforcement, arbitrators, or courts; reverse associated rewards; and recover chargeback fees, collection costs, or other losses to the extent permitted by law.

8. Promotions, Discounts, and MSA Rewards

Coupons, discounts, trials, points, check-ins, streaks, promotional credits, and redeemed rewards are not cash, are not refundable, and have no substitute or cash value. A free week, free month, or other access reward is promotional access. If a paid transaction is refunded or reversed, the Company may reverse all related points, transfers, rewards, redemptions, discounts, and access.

Free Public Content, social-media posts, public livestreams, clips, examples, samples, demonstrations, giveaways, and other no-charge promotional material have no purchase price, cash value, refund value, replacement value, or compensation value.

A Giveaway prize, free week, free month, free account, Complimentary Lifetime Access, complimentary one-time access, or other no-charge promotional access has no purchase price, refund value, cash equivalent, credit value, or price-adjustment value. The labels free lifetime, complimentary lifetime, and complimentary one-time access describe the same no-charge access category; one-time describes the award, not one login, session, or use.

If a potential winner is ineligible, fails verification, misses a claim deadline, violates the Giveaway Official Rules, or cannot lawfully receive a prize, disqualification, rerolling, substitution, or non-award does not create a refund or compensation right. If a prize includes a paid Subscription term, billing does not begin after the prize term unless the winner separately and affirmatively enrolls in a recurring paid offer.

9. Websites, Sales Channels, and Platform Availability

A Website may display or sell an offer directly, or it may direct a purchaser to Whop or another authorized Sales Channel. A Sales Channel's transaction-specific price, currency, billing interval, renewal date, and product description may apply to the transaction, but a third party's interface, document display, or acceptance controls do not limit this Policy or create additional Company obligations. A redirect, payment link, or embedded checkout does not change this Policy.

Temporary maintenance, an isolated outage, or inability to access a preferred delivery channel does not by itself create a refund right when substantially equivalent access is available or the issue can be remedied. A verified material failure to deliver creates only the remedy, if any, required by nonwaivable law or granted by the Company in its discretion under this Policy.

10. Mandatory Consumer Rights

Some jurisdictions provide nonwaivable cancellation, withdrawal, refund, conformity, or digital-content rights. Nothing in this Policy excludes or limits a right that cannot lawfully be waived. Any consent to immediate digital performance and any loss of a withdrawal right are effective only after the clear disclosure, prior express consent, acknowledgment, and durable confirmation required by applicable law. All waivable rights are waived to the maximum extent permitted.

11. Changes to This Policy

The Company may revise this Policy prospectively by posting or otherwise making an updated version available. The policy in effect for a transaction, as shown by the Company's or applicable Sales Channel's records, ordinarily governs that transaction. An update is effective on the date stated in it, subject to any additional notice or consent that nonwaivable law requires.

Contact

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