

Return Policy - The Vault & Trade By Design

This Return Policy ("Policy") applies to The Vault and Trade By Design services ("Services") provided by Life By Design Media LLC ("LBDM", "we", "us", or "our"). By accessing or using the Services, you agree to the terms outlined in this Policy.

By subscribing to or purchasing any of our services, you understand and agree that there are no refunds, no cancellations, and that you are waiving certain legal rights in accordance with the terms of this Policy.

Return Policy and Waiver of Rights

1. **No Refunds**:

- All payments made to LBDM for Services are final. No refunds will be issued for any reason, including but not limited to dissatisfaction with the Services, changes in circumstances, or failure to meet expectations.
- By using our Services, you acknowledge and agree to this no-refund policy.

2. **Waiver of Rights**:

- By accepting and using our Services, you waive any rights to claim a refund or dispute the charges with your bank, credit card provider, or any third-party service.
- You also waive your right to take legal action against LBDM for any perceived failures, issues, or dissatisfaction with the Services.

Intellectual Property Protection

3. **Intellectual Property**:

- All content provided by LBDM, including but not limited to educational materials, videos, written content, software, tools, trademarks, logos, and any other materials, is the intellectual property of

LBDM.

- You agree not to reproduce, distribute, modify, or create derivative works based on any content provided through the Services.

- You acknowledge that the intellectual property is valuable and must be protected, and that any unauthorized use will result in legal action.

4. ****Protection of Content****:

- You agree to not share, sell, or distribute any materials or content from our Services. Violation of these terms may result in termination of access without refund.

Legal Protections and Limitation of Liability

5. ****Limitation of Liability****:

- LBDM is not responsible for any financial loss, damages, or consequences arising from the use or inability to use the Services.

- You agree to hold LBDM harmless from any claims, losses, or damages resulting from your use of the Services.

6. ****Waiver of Legal Claims****:

- By using the Services, you waive any and all legal claims, including claims for refunds, dissatisfaction, or issues that arise from the use of the Services.

- This Policy ensures that LBDM is not liable for any issues or claims related to the Services, and all disputes must be resolved in accordance with the Dispute Resolution clause.

No Chargebacks

7. ****No Chargebacks****:

- If you initiate a chargeback or dispute with your credit card provider, we reserve the right to terminate your access to the Services immediately and take legal action for any damages incurred

as a result of the chargeback.

- By agreeing to these terms, you acknowledge that chargebacks are prohibited and any action against the payment will be seen as a breach of this agreement.

Dispute Resolution

8. ****Dispute Resolution****:

- Any disputes arising out of or related to this Policy or your use of the Services shall be resolved through binding arbitration under the laws of the State of Nevada.

9. ****Waiver of Class Action****:

- You agree to resolve all disputes individually, and not as part of a class action. Arbitration will be the exclusive method of resolving any legal claim.

Acknowledgment and Agreement

By using the Services provided by LBDM, you acknowledge that you have read, understood, and agreed to this Return Policy. This agreement is binding and enforceable under applicable laws.

If you do not agree to these terms, you must cease using the Services immediately and forfeit any rights to access or usage of the materials provided.