

## **Terms & Conditions – Secure The Bag Academy (via Whop)**

By purchasing any digital product, subscription, or service from **Secure The Bag Academy** via Whop, you agree to the following legally binding terms:

### **All Sales Are Final – No Refunds**

Due to the **instant access** nature of our courses, content, and digital services, **we do not offer refunds, exchanges, or credits under any circumstances**, including but not limited to:

- Dissatisfaction with the service or perceived value
- Not using or accessing the service
- Accidental or duplicate purchases
- Misunderstanding what's included
- Belief that a refund is possible despite this policy

Once access is granted, **you are deemed to have consumed the product.**

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### **Subscription Responsibility**

You are 100% responsible for managing your own subscription. This includes:

- Canceling your subscription before the renewal date
- Understanding all terms and service descriptions before buying
- Reading this No Refund Policy prior to completing your payment

All subscription payments are **non-refundable once processed**. You may cancel at any time via your Whop account, but cancellations take effect at the end of the current billing cycle.

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### **Chargeback & Dispute Waiver**

By purchasing, you **waive the right to file chargebacks or disputes** for any processed payment. Any attempt to do so is a violation of these Terms and will result in:

- Immediate termination of access
- Permanent ban from our services
- Dispute response with this signed agreement as evidence

We track login, access timestamps, and content views to protect against false claims.

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## Intellectual Property Notice

All content, strategies, and training materials are the intellectual property of Secure The Bag Academy. Unauthorized sharing, duplication, or resale is strictly prohibited and may result in legal action.

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## Your Confirmation

By checking out through Whop, you confirm that:

- You've read and understood these Terms
- You agree to **no refunds** under any conditions
- You accept full responsibility for your subscription
- You waive any rights to initiate chargebacks