

RETURNS & REFUNDS POLICY

Jurisdiction: UK / EU / US / ASIA

Effective upon publication.

1. DIGITAL CONTENT – NO RIGHT TO CANCEL ONCE ACCESS IS PROVIDED

All Spitfire Traders products, memberships, courses, streams, coaching sessions and Discord access (“Services”) are classified as **digital content** delivered immediately upon purchase.

By completing checkout, You expressly request and consent to immediate access to the Services, and You **acknowledge and agree** that You lose any statutory right to cancel or withdraw once access is granted.

This is compliant with:

- UK Consumer Contracts Regulations 2013 (Reg 37)
- EU Consumer Rights Directive (Digital Content)
- US Federal digital goods guidance

2. STRICT NO REFUNDS POLICY

Due to the nature of our Services, all fees paid are **non-refundable** and **non-reversible**, including but not limited to:

- Subscription fees
- Membership fees
- Course fees
- One-time payments
- Promotions / discounts

There are **no** refunds, partial refunds, credits, transfers, or exceptions under any circumstances.

3. MISUSE OR ABUSE DOES NOT CREATE REFUND RIGHTS

Attempts to access content, download materials, or participate in Discord or streams and then request a refund will not be honoured.

We actively enforce and protect our intellectual property, course materials, and proprietary trading methods.

4. CHANGE OF MIND / RESULTS / EXPECTATIONS

Refunds are not provided in cases including (but not limited to):

- You change your mind
- You decide the content is not what you expected
- You disagree with our teaching style or philosophy
- You do not achieve trading profitability
- You joined expecting signals or “get rich” outcomes

Our Services are educational only and not a guarantee of results.

5. SUBSCRIPTION CANCELLATION

You may cancel future renewals at any time.

Cancellation stops future billing.

It does **not** trigger a refund of past payments.

6. CHARGEBACK PREVENTION & ACTION

All chargebacks or payment disputes will be considered a breach of these Terms.

We reserve the right to provide this policy and evidence of access to our payment processors, banks, and card networks to contest any chargeback.

We reserve the right to terminate access and pursue legal and financial remedies in cases of fraudulent chargebacks.

7. ACCEPTANCE

By purchasing and/or continuing to access Spitfire Traders Services, You agree to this Returns & Refunds Policy in full.

If You do not agree, You must not purchase or access our Services.