# Return, Refund & Cancellation Policy

Effective: 6 November 2026 | Version 1.0 | arcistrade.tech

## 1. Scope

This policy applies to paid ArcisTrade digital software access, licences and subscriptions sold through https://arcistrade.tech or via Whop checkout, unless the specific purchase clearly states lawful additional terms. ArcisTrade sells online access to digital software rather than physical goods, so there are no physical items to return. Your statutory consumer rights are preserved in full.

## 2. The product you purchase

Your order provides access to the ArcisTrade features, system limits and time period specified in the product description and checkout. It does not purchase a trading account, broker deposit, guaranteed financial return or managed investment. Virtual demo accounts offered without a card or deposit do not require a refund because no ArcisTrade subscription payment is collected for that demo.

## 3. Ordinary change-of-mind requests

Because access to digital software can be supplied immediately, ArcisTrade does not offer a general discretionary change-of-mind refund once access has started, except where an advertised offer expressly grants one or applicable law requires a refund. This is not a "no refunds under any circumstances" policy. We will consider product delivery failures, material defects, billing mistakes, misdescription and legally protected cancellation requests under the sections below.

## 4. EU, EEA and UK consumer withdrawal rights

Eligible consumers in the EU, EEA and UK may have a legal right to cancel certain distance purchases within 14 days. The treatment of downloadable digital content and ongoing digital services can differ. For qualifying digital content supplied immediately, the statutory withdrawal right may be lost only if the legally required express consent to early supply and acknowledgement of the loss of that right were obtained, and any required confirmation was provided. Access alone does not waive a withdrawal right where those formalities are missing. For ongoing services or other contracts to which a right of cancellation applies, statutory cancellation and any payment obligations are determined by the relevant law, including rules about early performance. We will honour any rights that cannot lawfully be excluded. If a legally required separate consent or acknowledgement was not collected at checkout, do not assume this policy overrides a statutory 14-day right.

## 5. Non-delivery, defects and misdescription

Contact support@algovaults.com if purchased access is not delivered within the timeframe promised, a material feature does not match the purchased description, or there is a significant technical fault. We will investigate and, where appropriate, restore access, fix the defect, provide a suitable remedy or refund the legally required amount. If a paid product is materially unavailable for a significant period due to a failure for which ArcisTrade is responsible, we will assess an appropriate remedy under the purchase terms and applicable law. A trading loss, unfavourable strategy performance, a broker rejection, or a user-selected risk setting alone does not make digital software defective. This does not excuse inaccurate product descriptions or failure to provide the promised software service.

## 6. Subscriptions and cancellation

Paid subscriptions renew on the billing interval expressly displayed at checkout, unless cancelled. You may cancel before the next renewal date through the available Whop subscription controls or by contacting support@algovaults.com. Cancellation stops later renewals; access generally runs to the end of the period already paid for unless law or a specific offer states otherwise. If an offer includes a trial that automatically becomes paid, that conversion and its deadline must be clearly disclosed before you authorise payment. ArcisTrade's separate no-card demo does not automatically generate a Whop charge. Except where law requires it or we expressly approve it, cancellation after a renewal does not automatically create a refund for the period already started. If a paid plan is ended by us without fault on your part before its stated access period ends, we will consider a fair refund or other required remedy for undelivered access.

## 7. Duplicate, unauthorised or incorrect payments

If a charge is duplicated, incorrectly processed, unauthorised or different from the price you accepted, contact support@algovaults.com with the date, amount and receipt/transaction reference, not the full card number. For payments processed by Whop you may also contact support@whop.com regarding payment-layer errors. Eligible reversals are sent using the payment channel that processed the original charge, ordinarily to the original payment method. Processing time depends on Whop, the payment provider and the issuing bank.

## 8. Broker deposits and partner offers

Money deposited with Eightcap, Blueberry Markets, BlackBull Markets, ACY Securities or another supported independent broker is not an ArcisTrade subscription payment and is not refunded by ArcisTrade under this policy. Broker deposit and withdrawal rules are governed by the broker's own terms. Free ArcisTrade access tied to qualifying broker activity carries separate eligibility conditions; ending partner eligibility is not itself a claim for repayment of trading losses or broker deposits.

## 9. How to request a refund or exercise cancellation rights

Email support@algovaults.com with: the email used for purchase, date of transaction, order or Whop receipt ID, the relevant product and a short description of the issue or legal cancellation basis. Where practicable, report delivery or billing issues promptly after discovering them. A delay in reporting does not remove a statutory right. We may request reasonable details needed to verify ownership and investigate; please do not email card security details or broker passwords. We will acknowledge requests and provide a reasoned response within a reasonable period and any applicable legal deadline. Refunds approved by us are processed through the original payment processor; Whop may also process reversals independently where payment rules or law require it.

## 10. Chargeback and statutory protections

Nothing in this policy prevents you from contacting your bank, payment provider, regulator or statutory consumer body, or exercising valid chargeback or dispute rights. We encourage you to contact support first where practical so an access or billing issue can be corrected quickly. Contractual language cannot remove mandatory consumer remedies.

## 11. Policy and offer changes

The policy effective on your purchase date applies to that transaction unless a subsequent change is legally required or benefits you. Product prices, promotional trials and access durations may vary and should be read at the actual checkout. We will not retroactively shorten paid access without a lawful basis and appropriate remedies.

## 12. Contact

For refunds, subscription access and cancellations: support@algovaults.com. For Whop processing errors or unrecognised transactions: support@whop.com. Website: https://arcistrade.tech. Review the Terms of Service, Privacy Policy and EULA for additional product information.