



## Purchase Terms & Conditions

The following terms apply to the purchase of subscriptions offered by Kuvera LLC (the "Company") All subscriptions will auto-renew unless canceled prior to renewal date.

There will be NO REFUNDS for subscription renewals that have not been canceled at least 3 days prior to the renewal date.

NO REFUNDS of initial purchases will be made, except when requested within ten days of the initial purchase date.

**By accepting electronic delivery of the Company's subscription packages, you agree to abide by the chargeback policy contained herein. All initial purchase and subscription renewal transaction credit card statements will be shown as KUVERA.**

By using the purchased services, including any software and content contained therein, you agree that use of the Service is entirely at your own risk. The Company is not a registered investment advisor or a broker dealer. You understand and acknowledge that there is a very high degree of risk involved in trading securities and currencies. Past results published on this Website are not indicative of future returns, and are not indicative of future returns which may be realized by you. The Company assumes no responsibility or liability for your trading and investment results. The indicators, strategies, columns, articles, webinars, chatrooms and all other features of our services (collectively, the "Information") are provided for informational and educational purposes only and should not be construed as investment advice. The experts and employees or affiliates of the Company may hold positions in the equities or currencies discussed here. You should not rely solely on the Information in making any investment. Rather, you should use the Information only as a starting point for doing additional independent research in order to allow you to form your own opinion regarding investments. Factual statements in this web site or any other communication are made as of the date stated and are subject to change without notice.

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## NOTICE OF RIGHT TO CANCEL

You may CANCEL your INITIAL transaction, without any penalty or obligation, **within 10 DAYS** from the Order Date. Upon cancelling your initial purchase, any payments made by you under the initial contract or sale, and any negotiable instrument executed by you will be returned within FOURTEEN BUSINESS DAYS following receipt by the seller of your cancellation notice, and any security interest arising out of the transaction will be canceled. To cancel this transaction, please submit your cancellation request through the member support ticketing system or via email to [support@kuveraglobal.com](mailto:support@kuveraglobal.com) NO LATER THAN MIDNIGHT of the tenth day following the date set forth above.

## CHARGEBACK POLICY

We do not tolerate credit card fraud, and all fraud, without exception, will be prosecuted through criminal proceedings in your local jurisdiction to the fullest extent of the law. In addition, we will pursue civil legal action in your local jurisdiction seeking any loss of income related to the fraud, including business, legal fees, research costs, employee down time and loss of revenues.

We employ advanced risk modelling to detect fraudulent transaction clues across our Services. Fraudulent transactions are immediately cancelled after being detected. Any active Orders associated with the same fraudulent credit card will also be cancelled immediately. We also actively leverage external, cross-industry resources --such as worldwide fraud blacklists --to prevent fraudulent users from accessing our service in the first place.

We consider credit card charge backs to be fraudulent if you make no reasonable effort to work with us to resolve any problems with your subscription.



All frivolous chargebacks not only cost our employees time away from our usual and customary matters of conducting normal business, but also cost us money, therefore:

When we detect questionable activity related to a subscription purchase that is being made, we will mark the purchase with a "customer review in progress" status and perform fraud detection procedures on the purchase to reduce our exposure to risk; during this time, you will not be able to access your Account.

In general, we complete reviews within four (4) to six (6) hours; certain purchases posing a higher potential risk may require more time as our Compliance Department performs even more extensive fraud detection checks. We may also contact you directly as a backup precaution. If we determine that a purchase is high-risk or doesn't comply with our Compliance and risk Policies, the purchase will immediately be cancelled and the funds will immediately be refunded to the credit card from which the purchase was initially made. Furthermore, in such instances, we reserve the right, at our sole discretion, to close any and all of your Account(s) with us immediately. Any active Orders associated with the same fraudulent credit card and/or Account will also be cancelled immediately.

In addition, we will attempt to recover fraudulently disputed charges plus additional costs via a third-party collection agency and your account will be reported to all credit bureaus as a delinquent collection account. In the event that a chargeback is placed or threatened on a purchase, we also reserve the right to report the incident for inclusion in chargeback abuser database(s) of our choosing and in our sole discretion. The information reported will include name, email address, order date, order amount, IP address, full address, and phone number. Being listed on such databases may make it more difficult for you to use (any of) your credit card(s) on future purchases with us or other merchants.