



TRADERS EMPIRE  
INTELLIGENT WEALTH  
— LEVERAGING —

# CREDIT CARD POLICY

# TRADERS EMPIRE LLC

## Credit Card Policy for Educational Services

### 1. Overview

At Traders Empire LLC, we provide high-quality educational services for traders looking to enhance their skills and market knowledge. To ensure a secure and transparent payment process, this policy outlines our credit card payment, refund, security, and subscription practices.

By purchasing our educational services, you agree to the terms outlined in this policy.

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### 2. Payment Security Policy

At Traders Empire LLC, we prioritize the security and confidentiality of our customers' payment information. We do not store credit card details on our servers. Instead, we follow industry best practices by using secure tokenization through our payment gateway providers, ensuring encrypted and PCI-compliant transactions.

#### Credit Card Data Protection:

- All transactions are securely processed using PCI DSS-compliant payment gateways.
- We use tokenization, meaning that no sensitive card data is stored in our systems.
- Payment information is transmitted securely via SSL encryption to protect customer data.

#### Authorized Payments Only:

- Customers must provide accurate billing information to prevent transaction declines.
  - Any unauthorized or fraudulent transactions will be flagged and reported.
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### 3. No Credit Card Payments for CFD Brokered Services

Traders Empire LLC does not process credit card payments for access to any CFD brokered services. Our platform provides education and trading resources but does not act as a broker or handle CFD trading accounts.

#### Educational Services Are Independent of Any Broker

- The education, content, videos, trading signals, algorithms, and services provided by Traders Empire LLC can be used at any broker of your choice and are not restricted to Traders Empire's platform.
  - You assume full responsibility for how you use our educational materials and trading tools. Trading involves risk, and past performance is not indicative of future results.
  - Traders Empire LLC is not liable for any financial losses incurred by applying strategies, signals, or algorithmic tools provided in our courses or services.
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### 4. Refund Policy for Educational Services

#### No Refunds After Access

Due to the digital nature of our educational services, all sales are final and non-refundable once access has been granted. This applies to:

- Online courses, trading education materials, or webinars
- Membership fees for exclusive trading insights
- Any proprietary educational content provided by Traders Empire LLC

If you experience issues accessing the service, please contact support for assistance before requesting a refund.

### Limited Refund Eligibility

Refunds will only be granted in the following cases:

- Duplicate Charge – If you were accidentally charged more than once.
- Technical Access Failure – If you did not receive access to purchased content due to a verified technical issue.
- Fraudulent Transaction – If a transaction is proven unauthorized (subject to verification).

### Refund Request Process

- All refund requests must be submitted within 7 days of the transaction.
  - Requests must be sent to **support@tradersempire.com** with:
    - Full name and email address used for purchase
    - Transaction details (date, amount, last 4 digits of the card)
    - Reason for the refund request
  - **Processing time:** Approved refunds will be issued within 5-10 business days via the original payment method.
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## 5. Chargeback & Dispute Policy

**Chargebacks negatively impact both parties.** Before filing a chargeback, we encourage customers to contact us first to resolve any concerns.

**Unauthorized Chargebacks:** If a chargeback is initiated without a valid reason, your Traders Empire account may be suspended, and access to our services may be restricted.

**Chargeback Fraud Prevention:** We provide detailed transaction records to dispute fraudulent chargebacks and will report abuse of the chargeback system to relevant financial institutions.

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## 6. Automated Recurring Billing & Subscriptions

### How Recurring Payments Work

- Some Traders Empire LLC educational services are offered on a subscription basis with automated recurring billing.
- By signing up for a subscription plan, you authorize Traders Empire LLC to charge your credit card automatically at the billing interval you selected (e.g., monthly, quarterly, or annually).
- You will receive an email confirmation after each successful charge.

### How to Cancel Your Subscription

- You may cancel at any time by logging into your account and following the cancellation instructions.
- To avoid being charged for the next billing cycle, you must cancel at least 24 hours before your next payment date.

- Once canceled, your subscription will remain active until the end of the current billing period, and no further charges will be made.

#### **Refund Policy for Recurring Payments**

- No refunds will be issued for partial months or unused portions of a subscription.
- If you were accidentally charged after canceling, contact [support@tradersempire.com](mailto:support@tradersempire.com) for a resolution.
- If a duplicate charge occurs due to a system error, you may request a refund within 7 days of the charge.

#### **Chargeback Policy for Subscriptions**

- Chargebacks filed on active subscriptions may result in immediate account suspension.
- Unauthorized chargebacks will be treated as a violation of this policy, and we will dispute fraudulent claims with relevant documentation.
- If you believe there was an unauthorized charge, please contact Traders Empire LLC support before initiating a chargeback.

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### **7. Compliance & Policy Updates**

Traders Empire LLC reserves the right to update this policy at any time. Any changes will be effective immediately and posted on our website. Customers are responsible for reviewing this policy periodically.

For any questions or assistance, please contact us at [\*\*support@tradersempire.com\*\*](mailto:support@tradersempire.com).