Refund, Returns, and Data-Protection Policy

Company Name: FX Broker Fraud
Contact Email: sales@fxbrokerfraud.com
Effective Date: 1st December 2025

1. Scope

This Policy applies to all purchases of our digital e-books, downloadable content, bundles, memberships, and subscription services (“Digital Products” or “Services”) made through our internationally accessible website.

By completing any purchase or subscription, you confirm that you have read, understood, and agree to this Policy.

2. Nature of Digital Products

Our e-books and digital resources are delivered electronically and constitute **non-tangible digital content** and proprietary information. Once delivered, they cannot be returned.

3. Waiver of EU Withdrawal Rights (Mandatory Notice)

For customers located in the European Union:
By purchasing and downloading any Digital Product, you **expressly request immediate digital delivery** and **expressly consent to the immediate performance of the contract**.
You further acknowledge that by doing so, **you waive your statutory 14-day withdrawal (“cooling-off”) right**, in accordance with the EU Consumer Rights Directive for digital content supplied immediately and not provided on a physical medium.

Once download or access occurs, all sales are final.

4. No Refunds After Download or Access

Because Digital Products consist of information that cannot be returned, **FX Broker Fraud does not offer refunds, exchanges, or cancellations once a product has been downloaded, accessed, or delivered**.
This applies globally, including but not limited to e-books, digital toolkits, guides, and informational materials.

5. Bundles, Memberships, and Subscriptions

5.1 Bundles

Bundles composed of multiple Digital Products are treated as a **single purchase**. Accessing or downloading **any component** of the bundle voids eligibility for cancellation or refund.

5.2 Memberships

Memberships granting ongoing access to digital content are **non-refundable once any component has been accessed**.
If your membership renews automatically, you may cancel your renewal at any time, but **previous charges will not be refunded**.

5.3 Subscription Services

Subscription fees (monthly, annual, or otherwise) are **non-refundable once the subscription term begins**.
Cancellation prevents future billing only.
Where applicable, trial periods will clearly state whether early cancellation is required to avoid charges.

6. Refunds Before Download (Limited Circumstances)

If you purchased a Digital Product but have **not downloaded or accessed** it, you may request cancellation at sales@fxbrokerfraud.com.
Approval is discretionary and not guaranteed.

7. Duplicate Purchases

Verified duplicate purchases of the same product will be refunded if reported within 7 days.

8. Technical Issues

If you experience technical problems accessing your Digital Product, FX Broker Fraud will help restore access.
Technical issues do not qualify for refunds.

9. Fraud and Abuse

FX Broker Fraud may deny any refund request suspected of:

- Fraud
- Chargeback abuse
- Unauthorized sharing of content
- Violations of our Terms

10. Data Protection (GDPR & CCPA Compliance)

10.1 GDPR (EU/EEA Users)

FX Broker Fraud processes personal data in accordance with the EU General Data Protection Regulation (GDPR).
As a user, you have the right to:

- Access your personal data

- Request correction or deletion
- Request data portability
- Restrict or object to processing
- Lodge a complaint with your local data protection authority

We process your data under lawful bases including contract performance, legitimate interests, and compliance with legal obligations.

10.2 CCPA (California Users)

Under the California Consumer Privacy Act (CCPA), California residents have the right to:

- Request disclosure of categories and specific pieces of personal information collected
- Request deletion of personal information
- Opt out of the sale or sharing of personal information
- Not be discriminated against for exercising these rights

FX Broker Fraud does not sell personal data.
Requests may be submitted to sales@fxbrokerfraud.com.

10.3 Data Usage & Security

We use personal information solely for:

- Order fulfillment
- Subscription management
- Customer support
- Legal compliance
- Website functionality and analytics

We implement reasonable technical and organizational measures to protect personal data.

11. Contact

For questions about this Policy or to exercise data-protection rights, contact us at:
FX Broker Fraud
Email: **sales@fxbrokerfraud.com**