



Adaptive Risk Capital

ARC

Right of Withdrawal & Refund Policy

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This document describes your statutory rights and the additional refund policy of **Oakmont Marketing & Consultancy** for the ARC Invest course and 1-on-1 Coaching.

This document does not apply to the ARC Algo. For algo cancellations and refunds, contact **Wealth Wave Affiliation LTD** (WWA) directly — they are your contracting counterparty.

About the ARC brand

ARC is a brand name. The educational services under this name (ARC Invest course and 1-on-1 Coaching) are sold by **Oakmont Marketing & Consultancy**. The ARC Algo is provided under the same brand by **Wealth Wave Affiliation LTD** ("WWA", Czech Republic, CNB license 19819145). This policy applies only to the educational services of Oakmont Marketing & Consultancy.

1. Statutory right of withdrawal (EU Consumer Rights Directive)

1.1 In principle, as an EU consumer you have a **14-day** cooling-off period after purchase to withdraw from the contract without giving reasons.

1.2 **Important exception for digital content:** Article 6:230p of the Dutch Civil Code and Article 16(m) of the EU Consumer Rights Directive provide that the right of withdrawal **lapses** once the digital content is delivered, if:

- > The consumer has **expressly consented** to immediate performance after purchase, AND
- > The consumer has **acknowledged** that the right of withdrawal is lost as a result.

1.3 At checkout on archybrid.io you tick a checkbox in which you expressly declare:

> "I expressly agree to immediate delivery of the course, and I acknowledge that my statutory right of withdrawal is lost once delivery has started."

1.4 Without this checkbox, the course cannot be delivered.

2. When does the right of withdrawal still apply?

In the following cases you can still withdraw within 14 days:

- > If you have **not** received access to the course environment (technical issue, never logged in)
- > If **1-on-1 Coaching** has not yet started (first session not held)
- > If the service materially deviates from what was promised on the product page

In these cases, contact info@archybrid.io within 14 days with subject "Withdrawal".

3. Model withdrawal form

You can use the model form below to withdraw from the contract:

To: Oakmont Marketing & Consultancy, info@archybrid.io

I/We hereby give notice that I/we withdraw from my/our* contract for the sale of the following service:

- > Ordered on: [date]
- > Order number: [number from confirmation email]
- > Consumer name: [first and last name]
- > Consumer address: [street, number, postcode, city, country]
- > Email: [email]
- > Signature (only for paper form):
- > Date:

*) Delete as appropriate.

4. Refund

4.1 If the withdrawal is valid, we refund the full purchase amount **within 14 days**, using the same payment method used at purchase.

4.2 Any transaction fees from Stripe/Whop are borne by Oakmont Marketing & Consultancy.

4.3 In case of a valid withdrawal, access to the course and community ends immediately.

5. Goodwill refund policy

Outside the statutory right of withdrawal we offer a **goodwill policy**. This is not a right but a service, assessed on reasonable grounds.

5.1 ARC Invest course (€599):

- > Within **30 days** of purchase you may request a refund if you have demonstrably completed **less than 20%** of the course AND provide a motivated reason why the course does not work for you.
- > Oakmont Marketing & Consultancy assesses the request on reasonable grounds. A refund is a service, not a right.

5.2 1-on-1 Coaching (€2,997):

- > After the first session: no refund (you have received value).
- > Unused future sessions may, in exceptional circumstances (medical, personal), be refunded pro rata or converted to credit, solely at the discretion of Oakmont Marketing & Consultancy.

5.3 Exclusions from goodwill:

- > No refund in case of abuse of the community or course (content sharing, account sharing, reselling)
 - > No refund if you have demonstrably applied material results (e.g. trades based on lessons)
 - > No refund in case of breach of the Terms of Service
 - > No refund on grounds of dissatisfaction with market movements or trading results
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6. Chargebacks

6.1 If you initiate a chargeback without first discussing with Oakmont Marketing & Consultancy, your access may be suspended immediately and we consider this a breach of contract.

6.2 Costs incurred by Oakmont Marketing & Consultancy as a result of an unjustified chargeback (transaction fees, administration) may be recovered from you.

6.3 Always contact info@archybrid.io **first**. In the vast majority of cases we resolve things together.

7. The ARC Algo (not covered by this policy)

For cancellations and refunds of the ARC Algo: contact **Wealth Wave Affiliation LTD** directly. Oakmont Marketing & Consultancy is not a party to the algo agreement and cannot process refunds for algo subscriptions. WWA's own documents exclusively govern algo refunds.

8. Liability

8.1 Oakmont Marketing & Consultancy is not liable for damages or costs arising from a refusal of a goodwill refund, as long as we act within the rules described in this policy.

8.2 For full liability provisions, see our [Terms of Service](#).

9. Contact

Oakmont Marketing & Consultancy Email: info@archybrid.io Address: IFZA Business Park, DDP, PO Box 342001, Dubai, UAE