



## Membership Fulfilment Policy

*Effective Date: 01/01/2024*

### 1. Membership Activation

Upon successful purchase of a Spark Market membership, members will receive immediate access to all associated benefits. A confirmation email, including membership details and a receipt, will be sent to the email address provided during registration.

### 2. Digital Access

Members gain instant access to exclusive online content, resources, and tools upon activation. This includes:

- Premium education materials
- Member-only webinars and events
- Additional information on private investment opportunities

Access these features by logging into your account on the Spark Market website.

### 3. Membership Renewal

Memberships are set to auto-renew annually to ensure uninterrupted access to benefits. Members will receive a reminder email before the renewal date. To manage renewal settings or update payment information, log into your account and navigate to the membership settings.

### 5. Cancellations and Refunds

All membership sales are **final**, and Spark Market maintains a strict **no-refund policy** on all purchases. By purchasing a membership, you acknowledge and agree that all fees are **non-refundable** regardless of usage, account status, or any other factors.

#### Exceptional Circumstances

Refunds may be considered only at Spark Market's **sole discretion** in exceptional cases, such as:

- Duplicate charges or billing errors
- Verified technical issues preventing access to paid features
- Other situations explicitly approved by Spark Market

Requests for exceptions must be submitted in writing to [support@spark.market](mailto:support@spark.market) within 7 days of the transaction date. Spark Market reserves the right to decline any refund request.

#### Chargeback & Dispute Policy

By purchasing a membership, you agree not to initiate chargebacks or payment disputes without first contacting Spark Market to resolve any concerns. Unauthorized chargebacks may result in account suspension or additional fees.

### **Monthly Membership Cancellation**

Members may cancel their recurring monthly membership at any time through their account settings. Cancellation will prevent future billing, but the current membership period will remain active until the next renewal date. No partial refunds will be issued for unused time within a billing cycle.

### **5. Support**

For assistance or inquiries regarding your membership, please contact our support team:

- **Email:** support@spark.market
- **Hours:** Monday to Friday, 9 AM – 5 PM CST

### **7. Policy Updates**

Spark Market reserves the right to update this fulfillment policy as needed. Members will be notified of significant changes via email and through announcements on our website.