

LEGAL NOTICE, ACCESS TERMS AND RISK WARNING

Last updated: September 21, 2026

This document governs access to the NEO platform, available through neoclub.io, together with use of all content, tools and private areas.

By accessing NEO, each member acknowledges having read these provisions.

1. LEGAL NOTICE

Platform publisher

NEO Group

Address

Chemin du Rionzi 35
1052 Le Mont-sur-Lausanne
Switzerland

Email

info@weareneo.ch

Platform

neoclub.io

Hosting provider

Infomaniak
infomaniak.com

2. NATURE OF NEO

NEO is a private platform dedicated to education, knowledge sharing and discussions covering financial markets, economics, trading, cryptocurrencies and digital assets.

- educational modules;
- market analyses;
- charts;
- indicators;
- tools;
- strategy examples;
- theoretical scenarios;
- presentations;
- experience reports;
- publications created by community members.

These materials serve educational and informational purposes.

Analyses, scenarios, charts, publications and opinions represent observations from their respective authors within an educational and collaborative environment.

3. NO INVESTMENT ADVICE

NEO provides educational content covering financial markets.

The publisher provides education and knowledge-sharing activities.

Content published on NEO does not constitute fund management, an asset management mandate or personalized investment advice.

Market analyses, examples, scenarios, price levels, charts and presentations published on the platform serve educational purposes.

Each member makes independent decisions regarding the purchase, sale, holding or use of financial assets, cryptocurrencies or derivatives.

NEO content does not constitute individualized financial, legal or tax advice.

4. FINANCIAL MARKET RISKS

Trading, cryptocurrencies, digital assets and derivatives involve a high risk of financial loss.

Prices may experience rapid and substantial fluctuations.

Leverage may amplify both gains and losses.

Capital committed to financial markets may suffer partial or total loss.

Performance figures, transactions, examples or results presented for educational purposes reflect past situations or educational illustrations. Such material provides no guarantee of future results.

Each member remains responsible for all decisions, capital, positions and risk exposure.

5. MEMBER RESPONSIBILITY

Each member retains responsibility for use of information, concepts, analyses and tools available through NEO.

Every financial decision belongs solely to the member concerned.

- capital committed;
- market exposure;
- risk level;
- position entries and exits;
- use of leverage;
- investment or trading decisions.

The publisher exercises no control over member trading accounts, portfolios or funds.

6. LIMITATION OF LIABILITY

The publisher provides educational content and collaborative spaces.

The publisher accepts no liability for financial decisions made by a member based on information available through NEO.

This limitation covers financial losses, capital losses, transaction-related losses, leverage-related losses and losses arising from interpretation of analyses or content published on the platform.

Each member uses NEO content under sole responsibility.

7. ACCESS TO NEO

Access to NEO content, tools and private areas may be offered through several plans, including:

- subscription;
- fixed-term access;
- annual access;
- lifetime access;
- special or promotional offers.

Applicable features and prices are those displayed during checkout.

Payment activates access corresponding to the selected plan.

8. SUBSCRIPTIONS AND RENEWAL

Subscriptions featuring renewal are managed through the Sublaunch platform.

For plans featuring automatic renewal, the member authorizes charges corresponding to the billing cycle selected during registration.

Subscription information remains available through the customer account associated with payment.

9. CANCELLATION

Members may cancel a subscription directly through their Sublaunch customer account.

A cancellation request takes effect upon confirmation within the customer account.

Following cancellation, automatic renewal ends.

NEO access remains active until the end of the paid billing period.

Example: a member who paid for one month retains access through the end of that month following cancellation of renewal.

At the end of the paid period, access linked to the subscription ends.

10. REFUND POLICY

Payments made for NEO access are final.

No partial or full refund is granted.

Subscription cancellation ends future renewal while preserving access through the end of the paid billing period.

This policy covers subscriptions, fixed-term access, annual plans, promotional offers and other plans granting access to NEO content or private areas.

Mandatory consumer rights granted under applicable law remain reserved.

11. LIFETIME ACCESS

Where a lifetime access plan is offered, payment grants access to services covered by that plan for the operating life of NEO, according to the scope presented at purchase.

Lifetime access refers to the operating life of the relevant service and provides no guarantee of perpetual platform operation.

12. COMMUNITY CONTENT

NEO includes areas where members may publish analyses, ideas, charts, messages and other content.

A publication created by a member represents that member's own content and observations.

Presence of community content on NEO does not transform such content into an official recommendation from the publisher.

Each member remains responsible for published content.

13. INTELLECTUAL PROPERTY

Courses, modules, texts, videos, educational charts, materials, documents, visual elements and resources created for NEO are protected under applicable intellectual property laws.

Access to NEO grants each member a private right of use.

Reproduction, redistribution, resale, publication or commercial exploitation of protected content requires prior authorization from the relevant rights holder.

14. PLATFORM DEVELOPMENT

NEO may develop content, features, tools, community areas and offers to support platform development.

Core features of a paid plan remain governed by the terms applicable at the time of purchase together with applicable law.

15. APPLICABLE LAW

These provisions are governed by Swiss law, subject to mandatory legal provisions.

Mandatory consumer protection provisions remain reserved.

16. CONTACT

For requests concerning NEO, subscriptions or these provisions:

Email: info@weareneo.ch

Website: neoclub.io