General terms and conditions of sale

Last updated: September 21, 2026

These General Terms and Conditions of Sale exclusively govern access to and use of the private neoclub.io platform.

By purchasing yearly or lifetime access, the member unreservedly accepts all these provisions.

1. Purpose and scope

These General Terms and Conditions of Sale (the “Terms”) exclusively govern access to and use of the private neoclub.io platform (the “Platform”).

By purchasing yearly or lifetime access to the Platform, the user (the “Member”) unreservedly accepts all these provisions.

2. Exclusively educational nature and fictional analyses

Collaborative framework: the Platform is a private space for shared learning and information sharing. Each Member actively participates by making a personal contribution.

Fictional and informational nature: all content available on the Platform, including course modules, market reviews, and presentations of tools and indicators, is provided for strictly educational, informational and fictional purposes. Shared data reflects solely the personal analyses of the authors and participants.

No advice: the Platform publisher provides no capital management services, no inducement to carry out financial transactions, and no investment advice of a financial, legal or tax nature. No information shall be interpreted as a recommendation to buy, sell or speculate in assets or digital currencies.

Sole responsibility: digital markets involve high volatility and substantial risks of losing all committed funds. The Member assumes full responsibility for personal decisions and use of the tools or concepts presented. The publisher disclaims all liability for financial losses or damage arising from access to the content.

3. Membership, duration and refunds

Membership follows three steps: selecting an access plan, contacting a NEO administrator on Telegram, then being assisted by an administrator. Pricing terms are communicated directly during the contact. Membership is then managed manually.

Yearly access: access is valid for one year and is paid in full in advance. No automatic renewal, automatic debit or recurring charge takes place. As the end date approaches, NEO CLUB administrators may contact the Member to offer a renewal; any renewal requires a separate request and a separate manual payment.

End of yearly access: without renewal, access ends at the close of the yearly period and is deactivated by the administrators. Lifetime access: this plan has no yearly end date and no renewal.

No-refund policy: access to the tools, courses and community is consumed upon account activation; no partial or full refund is granted, subject to mandatory statutory provisions.

4. Governing law and jurisdiction

These Terms are governed by Swiss law. In the event of a dispute, exclusive jurisdiction is established at the address of the Platform publisher stated in the Legal Notice.

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