Refund and Cancellation Policy

Hamilton General Corporation | ZV Picks / Zero Variance Picks

Effective and last updated: September 28, 2026
Applies prospectively as described in this policy.

Digital purchases are generally final once properly supplied. Losing picks, changed expectations, and unused working access do not alone create a refund right. Billing errors, non-delivery, mandatory rights, and disclosed guarantees remain covered.

1. Scope and general rule

This Refund and Cancellation Policy applies to digital sports-content products sold by Hamilton General Corporation, a Nevada domestic corporation operating as ZV Picks / Zero Variance Picks ("we," "us"), including access sold through Whop and delivered through private Telegram channels or the delivery method identified in the order. No physical goods are shipped.

Digital purchases are generally final after the purchased content or working access has been supplied. We do not offer change-of-mind or performance-based refunds for properly supplied Services. Exceptions below, mandatory consumer rights, express purchase guarantees, and applicable Whop or payment-network requirements take precedence.

2. What you purchase

Your payment purchases the content categories and access period stated in the product listing and checkout. It does not purchase a winning bet, a financial return, or a guaranteed profit. There is no fixed daily pick count unless expressly promised. We remain responsible for the specific product promises made at purchase.

A losing pick, changed odds, an unavailable sportsbook market, injury news, a postponed event, dissatisfaction with a result, or a decision not to place a wager does not by itself establish that the purchased digital service was defective or not delivered.

3. Delivery and customer activation

After payment, follow your Whop membership instructions to connect Telegram and activate the included channel access. Notify zerovariancepicks@gmail.com promptly if the connection, invitation, bot, or channel permissions do not work. Include your purchase email, order reference, affected plan, and a description or screenshot of the access problem. Do not send full card numbers or passwords.

Working access plus delivery of the described content can fulfill the order even if you do not read every message. Muted chats, missed notifications, travel, delayed viewing, or leaving a channel voluntarily do not alone entitle you to a refund. However, posting a message in a channel does not itself prove that your account received the access you purchased.

An order placed after a release or event has begun does not guarantee an earlier line or a replacement pick. We must still honor any promise about upcoming content or the purchased service period. Channel times may reflect your device time zone; follow any expressly stated time zone and verify event start times.

4. When we investigate a refund or other remedy

Contact us if you were charged twice, charged incorrectly, charged without authorization, billed after an effective cancellation, denied the purchased access, or supplied a service materially different from the accepted description. We will investigate and correct confirmed errors and provide any remedy required by applicable law or platform rules.

For an access problem, we may first restore access, redeliver content, or offer an appropriate extension if that reasonably resolves the problem and is legally permitted. If we cannot provide the purchased service or that remedy is inadequate under applicable law, a refund or other required remedy remains available. We do not require you to accept store credit instead of a refund that you are legally entitled to receive.

Any written refund guarantee shown with your purchase will be honored on its disclosed terms. Courtesy accommodations beyond these obligations are discretionary and do not create a general money-back guarantee.

5. Recurring plans and stopping renewal

Subscriptions renew at the interval and amount disclosed at checkout until canceled. A one-time pass does not renew automatically. A first-payment discount applies only to that first payment unless checkout expressly provides otherwise; review the renewal amount before buying.

Cancel through the Whop account used for the purchase: open your order or membership and use the manage/cancel subscription control before the next renewal displayed there. Keep the confirmation. If the control is unavailable, email zerovariancepicks@gmail.com promptly for help. Leaving Telegram or uninstalling the app does not cancel billing.

Cancellation stops future renewal and normally preserves access through the paid period. It does not automatically refund a correctly billed, properly supplied period or unused time within it. This does not exclude an applicable withdrawal right, billing correction, or remedy for non-delivery.

6. Statutory withdrawal and other mandatory rights

Nothing in this Policy removes non-waivable rights relating to digital content, defective or misdescribed services, unauthorized charges, or refunds. For consumers with an applicable cooling-off or withdrawal period, we honor that right unless a lawful exception actually applies.

For qualifying immediate digital delivery, a loss-of-withdrawal exception may require your separate express request for immediate supply and acknowledgment at checkout. We do not claim that a general no-refund statement or mere use of the site automatically satisfies those requirements. Ongoing service subscriptions remain subject to the rules that apply to that service and the consumer's location.

7. Payment disputes and evidence

Please contact us or use Whop's Resolution Center so an issue can be investigated promptly. You retain your rights to contact your bank, card issuer, payment provider, regulator, or court. Using this process does not waive or extend their deadlines.

We may supply accurate order details, accepted policy versions, access records, original message timestamps, and relevant support correspondence when answering a dispute. No provision makes those records conclusive or automatically defeats a valid claim. Knowingly false claims are prohibited; honest

complaints and good-faith payment disputes are not. No automatic chargeback penalty or waiver is imposed.

8. Processing, policy version, and contact

An approved refund is normally returned through Whop or the payment provider to the original payment method, subject to their processing times. We will confirm the outcome and any applicable access or renewal changes. A pending request does not itself cancel a subscription; request cancellation separately if you want future billing stopped.

This version applies prospectively when presented and accepted with a purchase. It does not change the rights attached to an earlier transaction. Read it with the ZV Picks Terms of Service; mandatory law and applicable platform requirements prevail over conflicting wording.

Operator: Hamilton General Corporation, trading as ZV Picks / Zero Variance Picks. Website: https://www.zvpicks.com. Support and cancellation assistance: zerovariancepicks@gmail.com.