

#### 1. Introduction

Welcome to SmartMarketClub.com. . By accessing or using our website, services, or membership platform, you agree to be bound by the following Terms of Service. Please read them carefully before joining or participating.

# 2. Affiliate Disclosure & Compensation Allocation

SmartMarketClub.com participates in various affiliate programs. This means we may earn commissions from qualifying purchases made through links on our website, emails, or promotional materials—at no additional cost to you.

We only promote products, services, and retailers we genuinely believe are reputable and beneficial to our members. Any reviews or recommendations reflect our honest opinions and experiences.

Compensation received from affiliate partnerships is consistently allocated to support our member rewards system. This disclosure complies with guidelines set forth by the **U.S. Federal Trade Commission (FTC)** and the **Australian Competition & Consumer Commission (ACCC)** to ensure transparency and fairness in online marketing.

SmartMarketClub.com is **not affiliated with Facebook®**, **Meta Platforms**, **Inc.**, **or any retailers or social media platforms** mentioned on this site. All trademarks and brand names are the property of their respective owners.

#### 3. Earnings Disclaimer

SmartMarketClub.com offers a consumer rewards-based affiliate model. It is not an investment program, and no earnings are guaranteed. Individual results will vary depending on personal effort, consistency, community engagement, and market conditions.

Our compensation structure is built on **projected fixed commissions**, calculated from the Club's collective purchasing activity. These projections are estimates only and may be **adjusted at any time** at the company's discretion to maintain fairness and sustainability.

To ensure the system functions optimally, all members are expected to shop ethically through our portal—spending at least \$100/month on everyday essentials. This shared commitment powers the rewards structure and helps maintain stability across the Club.

This is **not** a **get-rich-quick scheme**. Success requires active participation, strategic engagement, and time. If online shopping isn't part of your lifestyle, we kindly ask that you do not join.

We are committed to transparency, realistic expectations, and long-term value. Join with confidence—and grow your results through genuine effort and community collaboration.

#### 4. Legal Disclaimer

The information provided on SmartMarketClub.com is for general informational and educational purposes only. Nothing on this website, in our emails, or in our promotional materials should be construed as financial, legal, or investment advice.

SmartMarketClub.com does **not offer securities, investment contracts, or financial instruments**, and participation in our platform should not be interpreted as an investment opportunity.

All users are responsible for complying with their local laws, tax obligations, and any applicable regulations. We recommend consulting with a licensed financial advisor, attorney, or tax professional before making any financial decisions or joining any rewards-based program.

By using this website and participating in SmartMarketClub.com, you acknowledge and accept these terms.

# Privacy Policy

SmartMarketClub.com is committed to protecting your privacy and ensuring transparency in how we collect, use, and safeguard your personal information.

#### 1. Information We Collect

We may collect personal data such as your name, email address, payment details, referral activity, and shopping behavior. This information is used to manage your membership, process commissions, and improve your experience on our platform.

#### 2. How We Use Your Information

Your data is used to:

- Track purchases and calculate rewards
- Communicate updates, promotions, and support
- Improve system performance and user experience
- Comply with legal and regulatory obligations

We do **not sell or rent your personal information** to third parties. Data may be shared with trusted service providers strictly for operational purposes (e.g., payment processing, email delivery).

### 3. Cookies & Tracking

We use cookies and similar technologies to enhance site functionality and analyze usage. You can manage cookie preferences through your browser settings.

#### 4. Data Security

We implement industry-standard security measures to protect your data from unauthorized access, alteration, or disclosure.

## 5. Your Rights

You may request access to, correction of, or deletion of your personal data at any time. For privacy-related inquiries, please contact us at: **support@smartmarketclub.com** 

# Refund Policy

SmartMarketClub.com offers a **30-day money-back guarantee** for new members—subject to the following conditions:

# **Eligibility:**

- The refund request must be submitted within **30 calendar days** of the original membership purchase.
- Members must not have received any commissions or invited any active members during this period.
- Once a member earns their first commission or has active invitees, the refund guarantee becomes void.

# How to Request a Refund:

To initiate a refund, please contact our support team at **billing@smartmarketclub.com** with your full name, membership ID, and reason for cancellation. Refunds will be processed within 7–10 business days upon approval.

#### Non-Refundable Items:

- Memberships beyond the 30-day window
- Accounts with commission activity or active referrals
- Any promotional or discounted memberships

We reserve the right to deny refund requests that do not meet the above criteria. Our goal is to maintain fairness and sustainability for all members.

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# **Third-Party Purchases:**

Members acknowledge and accept that **SmartMarketClub.com does not handle refunds, product returns, exchanges, or customer support** for any goods, services, or programs purchased from affiliate merchants. **All inquiries must be directed to the respective merchant** in accordance with their policies and terms.

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### **♦** Affiliates & Third-Parties

SmartMarketClub.com is responsible only for the content we author and publish directly on this website. Any statements, promotions, or representations made by third parties—including affiliates, marketers, or external websites—should be considered **unauthorized unless explicitly confirmed by us**.

We may allow our products and services to be promoted through affiliate relationships, similar to how retailers distribute goods. However, third-party offers should not be interpreted as

endorsements, and we cannot guarantee the accuracy or compliance of all external marketing practices.

While we make reasonable efforts to ensure affiliates follow our guidelines, we cannot fully monitor or control indirect promotions, mirror sites, or tiered affiliate structures. If you encounter misleading or inappropriate content related to SmartMarketClub.com, please report it via our contact page.

# Customer Care for Third-Party Purchases

SmartMarketClub.com acts solely as a referral platform for affiliate merchants. We do **not** provide support, refunds, exchanges, or customer service for products, services, or programs purchased from third-party vendors. All inquiries must be directed to the respective merchant in accordance with their terms and policies.

# Change Notice

This page may be updated periodically to reflect changes in policy, legal requirements, or operational practices. We encourage you to review it regularly, as no separate notice will be provided before or after updates take effect.

# © Copyright Notice

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#### **Affiliate & Earnings Disclaimer**

# **Amazon & Other Affiliates**

SMARTMARKETCLUB.COM may contain links to Amazon.com and other third-party sites. If you purchase through these links, we may earn a commission at no extra cost to you. Always assume that we have a financial relationship with any company, product, or service mentioned on this website.

### **Compensation Disclosure**

We may receive compensation for recommending or linking to products and services that we do not own or control. This compensation can take the form of commissions, payments for advertising, free products, or other benefits.

### **Commissions & Reporting**

Commissions are pooled and distributed through our multi-level network system. At this time,

individual itemized reporting is not available. Infinity Market, LLC reserves the right to change commission structures and reporting policies without notice.

### **Testimonials & Results**

Testimonials reflect individual experiences and are not guarantees of results. Outcomes vary depending on effort, skills, market conditions, and other factors. Income-related examples are for illustration only and should not be viewed as typical or expected. Past performance does not guarantee future success.

#### **Professional Advice**

Nothing on this website should be taken as legal, financial, or medical advice. Always seek professional guidance before making decisions in these areas.

#### **Use of Products & Services**

Prices and results may change over time. Any purchase is made at your own risk, and you should only spend what you can afford to lose.

# **Third-Party Content**

We are only responsible for content we create. Offers or claims made by third parties, including affiliates, are not guaranteed or endorsed by us. Please contact the original seller for product support or customer service.

#### **Updates**

This disclaimer may change without notice. Please check back regularly for the most current version.