

To TradingSchools.org,

I am writing this letter to clearly state my issue with Gann trading and why I qualify for a full refund. Gann trading is a trading program that teaches clients to day trade and has a live trading room where we are to watch in real time and place trades with the instructors of Gann trading. Please note that on many of my screen pics, the date the pic is taken is noted at the bottom of the screen in the calendars app icon.

I am not disputing that on 11-2-2018 that I purchased the Gann Edge program. I am stating that based on his refund policy reflected on the contract and on his website, I am entitled to a full refund. His refund policy states ...

**“REFUND POLICY GANN EDGE (gannedge.com) SALES ARE FINAL & ARE NON-REFUNDABLE UNLESS GUARANTEE APPLIES.” (See Gann Contract)**

The “Guarantee he refers to was written on his website (See Nov 7 Results Guarantee screen pic) and reads as follows....

Results Guarantee...

**“If within 30 days of your purchase you are not able to achieve our performance results. Provide us your trading statements or screenshot of SIM account reflecting that you took the trades for a full refund.”**

To clarify exactly what he meant in this “Guarantee” my friend (redacted) emailed him for clarification. (See Pre purchase clarification of results guarantee ). The question and answer were as follows....

(redacted)

- “To qualify for a refund per your results guarantee, what exactly is required(how many trades, how many days of actual trading, how many days in the room,etc) and what documentation of meeting those requirements? Is all of that detailed somewhere? “

info@gannedge.com replied

“The refund is as what is stated on the website. If our results do not match yours, show us that you took the trades. That proves we do not makeup trades.”

Based on that explanation of the “Results Guarantee” I made the purchase on 11-2. I was in his trading room from 11-5 to 11-9 and mirrored every entry trade he placed. See Gann 11-5, 11-6, 11-7, 11-8, 11-9 for screenshots reflecting all the trades that I took with him over that time period. Additionally, I have videos of the room for each day reflecting that I placed every entry he placed but these are too large of a file to upload to Discover. If you would have another method to get these videos I would be happy to give them to you.

On Nov 17<sup>th</sup>, Gann released the performance page for the week of 11-5 (See Nov 17 performance page) reflecting a profit of 1265.00 whereas I lost 117.50 taking every trade he took. Upon seeing this I knew that Gann was nothing more than a scam artist as I was there and had proof that he did not profit that week and in fact lost money. I felt comforted by the fact

that I had kept daily logs of my trades (See 11-5, 11-6, 11-7, 11-8, 11-9 pdf's) and based on his "Results Guarantee" I would be able to get a full refund. I sent Gann trading an email reflecting the difference in our results that week and went into great detail listing each trade I had taken each day. (See Gann email 1).

On Nov 18, the day after I requested a refund, Gann trading quickly took down the performance page section reflecting the week of 11-5 (See Nov 18 performance page) and wrote me that I did not qualify for a full refund because I traded in simulation mode or "SIM". However, his "Results Guarantee" even states that I can trade in SIM mode and still qualify for the guarantee. He also mentions that I should have gotten out of three trades earlier than I did and that was the difference in our profit difference. That is a false argument for two reasons. Firstly, my results were better than his on two of the three trades in question and there is no way three trades could account for the 1300 dollar difference in our weekly profit difference. I emailed him again stressing these points. Additionally, with the email, I dissected the results guarantee and in painstaking detail reflecting how I fulfilled each aspect of the "Guarantee" but he did not. (See Gann email 2 pdf) Just to reflect how unethical this seller is, he put up a new performance page on 11-25 reflecting a profit of 765.00 for the week of 11-5. (see Nov 25 performance page)

On Nov 23, Gann then offered me a refund that would be given by Jan 31 2019. Given his prior lies and shady behavior, I decided to proceed with the dispute instead. (Note: After Jan 31, no credit card dispute can be filed as it is outside the dispute window)

On Nov 23- Gann changed the "Results Guarantee" to read. "If within 30 days of your purchase you are not able to achieve our performance results. Provide us your trading statements or screenshot of SIM account reflecting that you took the trades following our rules and trades for a full refund." He added "following our rules and trades" as you knew that this would put the onus on the buyer to prove he followed your rules and took all your trades when he doesn't list the rules or individual trades on his website. The new wording on his guarantee cemented the fact that he would never have to refund anyone. Without a listing of his rules or listing of his trades, the credit card company would have no choice but to side with Gann in a dispute with this new wording. However, I did video tape the entirety of the room each day which proves every word I say is true, but the dispute department will not accept video recordings.

At this point in time, he has removed the "Results Guarantee" from his website undoubtedly due to the multitude of refunds he has had to give despite his unethical practice of not honoring his guarantee. See website link below as proof.

<http://gannedge.com/>

I would note that the seller made no attempts to defend that fact that he did not honor his "Results Guarantee" in the paperwork he supplied Discover.

I was denied my dispute by Discover and that decision is currently being appealed. The frustrating thing is that Discover couldn't explain why my data was not enough to satisfy the guarantee refund policy.

I then sent Gann Edge an email requesting a full refund as he had offered prior. (See Gann agreement of refund and request). However, Gann stated that with the resources they had put

in to fight the dispute, I could no longer have a refund.

On May 5, I sent them one last email (See May 6 email with timeline) calling upon their sense of morality and ethical standards to provide me with what their contract stated. I also reiterated that I would seek to tell others about their shady behavior such that no one else would ever be scammed by them again. There has been no reply.

I want to thank you for taking the time to read and review my case against Gann,

Sincerely,

(redacted)