IPSAGE AI Credits Refund Agreement

Effective Date: August 7, 2026 **Product Covered:** IPSAGE AI Credits **Payment Processor:** Paddle (Merchant of Record)

Article 1 Scope and Definitions

1.1 This Refund Agreement (this "**Agreement**") applies to distance transactions in which a user (the "**Consumer**" or "**you**") purchases AI credits (the "**Credits**") from the official IPSAGE website by one-time payment, and to all related cancellation, withdrawal and refund matters.

1.2 **Nature of the Credits**: the Credits constitute digital content / digital services supplied otherwise than on a tangible medium, used for AI diagnosis, risk review and other features of the platform. The Credits are credited to your account immediately upon payment confirmation. The Credits do not constitute currency, electronic money, prepaid cards, stored-value instruments or any financial product; they are non-transferable and non-redeemable for cash (except for refunds under this Agreement).

1.3 **Merchant of Record**: all online orders are processed by Paddle.com Market Limited (a company registered in England and Wales, company number 08172165) or its affiliates (collectively, "**Paddle**") as Merchant of Record. This means you purchase through Paddle; Paddle handles payment collection, tax calculation and refund execution, and your payment receipt is issued by Paddle.

1.4 This Agreement should be read together with the Terms of Service, the Privacy Policy and Paddle's consumer terms. Matters not covered herein are governed by the mandatory consumer protection laws of your place of residence.

Article 2 Plans, Prices and Credit Validity

2.1 The plans currently on sale are set out below (prices are shown in USD; the actual billing currency is as displayed at checkout):

Plan	One-time price	Credits	Validity	Notes
Trial	USD 0	160	7 days	Limited to 1 per customer
Basic	USD 418	1,920	365 days	—
Pro	USD 998	7,100	365 days	Recommended
Premium	USD 2,999	21,100	365 days	—

2.2 Credits are credited to your account on the date of payment confirmation and remain valid for the period stated above. **Unused Credits expire automatically at**

the end of the validity period and, unless otherwise required by applicable mandatory law, expired Credits are not refundable, extendable or re-issuable.

2.3 Your Credit balance is available on your account page at any time. Once a Credit is consumed (i.e., the corresponding feature is actually invoked), that portion of the digital content is deemed delivered and fully performed.

Article 3 Cooling-Off Period and Right of Withdrawal (14-Day No-Questions Refund)

3.1 **Statutory cooling-off period**: pursuant to the EU Consumer Rights Directive (Directive 2011/83/EU), the UK Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013, and the prevailing standards of other jurisdictions that adopt cooling-off regimes for distance sales, the Consumer has the right to withdraw from the contract without giving any reason within **14 calendar days** from the date the contract is concluded (i.e., the date of payment confirmation).

3.2 **Full refund**: within the cooling-off period, if you have **not used any of the purchased Credits**, you may request an unconditional full refund without giving any reason.

3.3 **Pro-rata refund (goodwill commitment of the platform)**: where you have used part of the Credits within the cooling-off period, you may still request a partial refund calculated as follows:

> Refund amount = (unused Credits ÷ total Credits of the plan) × amount actually paid for the plan

This clause is a voluntary commitment by the platform above the statutory minimum and does not affect any rights you enjoy under mandatory law.

3.4 **Statutory exception for immediate supply of digital content**: if, at checkout, you **expressly consent to the immediate supply of the Credits** by an affirmative act such as ticking a checkbox, and **acknowledge that you will lose your right of withdrawal once the Credits are used**, the right of withdrawal is lawfully extinguished upon the start of supply (use) of the Credits, in accordance with Article 16(m) of Directive 2011/83/EU and the equivalent UK rules. The pro-rata refund commitment in Clause 3.3 nevertheless continues to apply.

3.5 **Means of withdrawal**: in accordance with the EU rules as amended by Directive (EU) 2023/2673 and applicable since 19 June 2026, consumers in the EU/EEA may exercise the right of withdrawal directly via the “Withdraw from contract” function button provided on this website’s interface; consumers in any region may also withdraw by means of a clear statement through the channels listed in Article 7. A withdrawal notice is effective if sent before the cooling-off period expires.

3.6 If the platform fails to inform you of the right of withdrawal as required by law, the cooling-off period may be extended by up to 12 months under the above laws.

Article 4 Free Trial

4.1 The Trial plan is provided free of charge (USD 0); no monetary refund is involved.

4.2 The Trial plan is limited to one claim per customer. Where the platform finds that the same person has claimed it repeatedly through multiple accounts or otherwise, the platform may withdraw the relevant Credits and reserves the right to take further action.

Article 5 Statutory Quality Rights (Not Limited by This Agreement)

5.1 Nothing in this Agreement limits, excludes or diminishes the statutory rights you enjoy under the mandatory laws of your place of residence. To the extent permitted by law, the platform expressly acknowledges at least the existing rights of consumers in the following jurisdictions:

- **European Union**: under the Digital Content Directive (Directive (EU) 2019/770), digital content must be in conformity with the contract; failing which, the consumer is entitled to have it brought into conformity, to a proportionate price reduction, or to termination of the contract with a refund.
- **United Kingdom**: under the Consumer Rights Act 2015, digital content must be of satisfactory quality, fit for purpose and as described; failing which, the consumer is entitled to repair or replacement, or to a price reduction up to a full refund.
- **Australia**: the consumer guarantees under the Australian Consumer Law (ACL) cannot be excluded by contract; in the event of a major failure, the consumer may choose a refund or replacement.
- **Canada**: provincial consumer protection statutes (e.g., Ontario's Consumer Protection Act, 2002) provide non-waivable remedies for distance agreements.
- **New Zealand**: the Consumer Guarantees Act 1993 provides similar statutory guarantees for digital products.
- **United States**: there is no general federal cooling-off period for online purchases, but Section 5 of the Federal Trade Commission Act and state consumer protection laws prohibit unfair or deceptive practices; where the service materially fails to match its description or suffers a material defect, the consumer may still claim a refund by law.
- **Other jurisdictions**: this Agreement respects, on the same principles, the mandatory provisions of the law of your place of residence.

5.2 Where the service suffers a **persistent technical failure or material defect** (for example, Credits not being credited, core features being entirely unusable, or AI diagnosis results failing to generate), please first contact platform support to attempt a fix; if the issue cannot be resolved, you are entitled to a **full or partial**

refund under applicable law, regardless of the cooling-off period in Article 3 and of Credit usage.

Article 6 Non-Refundable Circumstances

Unless otherwise mandatorily required by applicable law, no refund will be given in the following circumstances:

6.1 Credits consumed in the normal manner after the cooling-off period has expired;

6.2 Credits that have automatically expired upon the end of the validity period;

6.3 Credits in an account that has been suspended or terminated by the platform in accordance with the contract due to fraud, abuse, breach of the Terms of Service, or use for unlawful purposes;

6.4 Free Trial Credits and any bonus or complimentary Credits;

6.5 A transaction that has already been refunded or for which a chargeback has been initiated through the bank / payment channel (no double remedy).

Article 7 Refund Request and Processing Procedure

7.1 **Request channels** (any one of the following):

- The “Contact Us” page of this website or the billing / order page within your account;
- The “View receipt” or “Request refund” link in Paddle’s payment confirmation email;
- For EU/EEA consumers: the “Withdraw from contract” function button on this website’s interface.

Please provide the order number (or transaction ID) and the email address used at checkout so that the transaction can be verified.

7.2 **Review**: the platform and Paddle will verify refund eligibility against transaction records and may contact you for further information if necessary. Transaction records are used solely to verify eligibility and timing and do not override your statutory rights.

7.3 **Refund route and timeframe**: once approved, the refund will be returned **to the original payment method**. Funds typically arrive within **5–10 business days** (depending on your card issuer or payment provider), and in any event no later than **14 days** from the date the refund is approved; for consumers exercising the right of withdrawal under UK rules, the refund will be made no later than 14 days after the withdrawal notice is received.

7.4 **Currency and taxes**: refunds are made in the original payment currency; differences arising from exchange-rate movements or bank charges are subject to the payment provider's rules. Any VAT / sales tax adjustments are handled centrally by Paddle as Merchant of Record.

7.5 **Technical failures and duplicate charges**: where, due to a technical cause on the platform's side, the Credits are not credited, the service is entirely unusable, or a duplicate charge occurs, a **full refund** will be issued upon verification, regardless of the cooling-off period and Credit usage.

Article 8 Changes to This Agreement

8.1 The platform may update this Agreement from time to time and will publish the latest version on the website; any change materially adverse to consumers will be announced prominently **30 days** in advance.

8.2 Credits purchased, and refund rights accrued, before such a change takes effect are not affected by the change.

Article 9 Governing Law and Dispute Resolution

9.1 Online transactions are completed through Paddle as Merchant of Record and are governed at the transaction level by Paddle's consumer terms and the governing law they designate; at the level of this Agreement, and to the extent not contrary to the mandatory laws of your place of residence, the law of the platform operator's place of establishment applies.

9.2 **Primacy of mandatory law**: if any provision of this Agreement conflicts with the mandatory consumer protection laws of your place of residence, those laws prevail; the conflict does not affect the validity of the remaining provisions.

9.3 Disputes shall first be resolved through amicable negotiation. Failing that, the Consumer has the right to bring proceedings before the competent courts of their place of residence; EU consumers may also submit disputes via the European Commission's Online Dispute Resolution (ODR) platform.

Article 10 Language and Entry into Force

10.1 This Agreement is executed in English. Where a translation is provided for convenience, the English text prevails; provided that interpretations concerning the Consumer's mandatory statutory rights shall in all cases be resolved in the manner most favorable to the Consumer under applicable law.

10.2 This Agreement takes effect on the date of publication and applies to purchases made after its entry into force and to refund requests still being processed at that time.