



Refund and Cancellation Policy

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1 Scope

- 1.1 This Refund and Cancellation Policy applies to any payment made to Neurolith for a paid Plan or a pack of Calls, whether made by card, digital wallet or Revolut Pay through our payment processor, or in Crypto-assets. It forms part of the Terms of Service. Capitalised terms not defined here have the meaning given in the Terms. Free Plans involve no payment, so no refund applies to them.
- 1.2 The Service is a digital service: a Call is delivered the moment it runs. Nothing in this Policy limits any right you have under the mandatory consumer protection laws of the country where you live.

2 Cancelling a Subscription

- 2.1 You can cancel a subscription at any time from your dashboard, without giving a reason. Cancellation stops future renewals: you keep access to your paid Plan until the end of the billing period you have already paid for, and you will not be charged again.
- 2.2 We send a receipt for every payment, and before a subscription renews for a period of a year or more we will remind you in advance.
- 2.3 A Plan paid in Crypto-assets does not renew: it ends at the end of the period paid for, unless you pay for a further period.

3 Changing Plans

- 3.1 You can change your Plan or its billing period from your dashboard. Before you confirm, you choose when the new Plan starts:
 - (a) **when the current Plan ends:** you keep the current Plan until the end of the period already paid for, and the new Plan starts on that date. A subscription by card, digital wallet or Revolut Pay is charged the full price of the new Plan on that date; a new Plan paid in Crypto-assets is paid in full when you confirm; or
 - (b) **now:** the new Plan starts immediately, for a full billing period from that day, and you pay its full price immediately. The remainder of the current Plan ends on that day and is not refunded or credited against the new Plan. We show you this before you confirm.
- 3.2 Changing Plans does not affect your statutory right of withdrawal for the new Plan under Section 4.

4 Right of Withdrawal in the EU, EEA and UK

- 4.1 If you are a consumer resident in the European Union, the European Economic Area or the United Kingdom, you have a statutory right to withdraw from a contract for a paid Plan within 14 days of concluding it, without giving any reason. To exercise it, send us a clear statement by email to contact@neurolith.app before the period ends. You may use the following wording: "I hereby give notice that I withdraw from my contract for the following service: [Plan], ordered on [date], [name], [email address of the Account]."
- 4.2 When you buy a paid Plan, you ask us to start providing the Service immediately, during the withdrawal period. If you then withdraw from a subscription, we will refund the amount you paid minus



an amount proportionate to what was provided before you told us of your withdrawal, measured by the Calls used or the days elapsed, whichever is lower for you.

- 4.3 For a single paid Call, or a pack of Calls, you expressly agree at checkout that the Call is performed immediately and acknowledge that you lose your right of withdrawal once it has been fully performed, that is, once the Call has been delivered. Calls that have not yet been used remain refundable within the 14 days.
- 4.4 We will reimburse any amount due within 14 days of receiving your withdrawal notice, using the same means of payment you used, at no cost to you.

5 Payments in Crypto-assets

- 5.1 When you pay in Crypto-assets, you send the payment yourself, from a wallet you control, directly to our wallet address. Neither we nor any payment processor can reverse, cancel or change a transaction once it is sent. You are responsible for sending the coin, on the network and to the address shown at checkout, and for the exact amount shown, which includes a few cents that identify your payment.
- 5.2 A payment counts once it is confirmed on its blockchain and matches the quote: the coin, the network, our address and an amount at least equal to the amount shown, received before the quote expires or within the grace period shown at checkout. Until then the Plan or the Calls are not delivered.
- 5.3 If you send a different coin, use another network, send to another address, send less than the amount shown, or send after the quote has expired, the transaction does not pay for anything. Coins sent to our address on a network we do not support may not be recoverable. Where we receive such coins and can return them, we will, on request under Section 8, to the address that sent them, minus the network fee of the return; we cannot recover coins sent to any other address.
- 5.4 If you send more than the amount shown, the payment counts and we will return the excess on request under Section 8, minus the network fee of the return, where the excess exceeds that fee.
- 5.5 Where this Policy or the law gives you a refund of a payment made in Crypto-assets, we refund the same number of coins of the same coin, on the network you used, to the address that sent the payment or to another address you control that you give us in writing. We bear the network fee of the refund, except as stated above. The value of a coin in any other currency may have changed since you paid; we do not compensate for that change, and a refund of a stablecoin is not a promise that it keeps its peg.
- 5.6 There is no chargeback for a payment in Crypto-assets: if anything is wrong with one, contact us as set out in Section 8. We never ask for your private keys or seed phrase, and we never hold Crypto-assets for you.

6 When We Refund

- 6.1 In addition to any statutory right, we will refund or credit you, at your choice, if:
 - (a) you were charged twice for the same thing, or charged in error;
 - (b) you were charged for a renewal after you had cancelled;
 - (c) a paid Call failed or returned an error instead of a Call, in which case it is not counted, or is



- refunded or credited;
- (d) the Service was unavailable to you for more than 72 consecutive hours during a paid period, for that part of the period; or
 - (e) it is your first payment for a subscription, you ask within 48 hours of paying, and you have run no more than 5 Calls on the paid Plan.

7 When We Do Not Refund

7.1 Except where the law requires otherwise or as set out above, we do not refund:

- (a) **trading results:** a Call that turned out to be wrong, or a trade that lost money, is never grounds for a refund, because Calls are probabilities, not promises (see the Financial Disclaimer (part of the Platform Disclosures) and the Risk Disclosure (part of the Platform Disclosures));
- (b) unused days or unused Calls in a billing period that has started, once any statutory withdrawal period has ended;
- (c) a change of mind after a paid period or a paid Call has been used;
- (d) Accounts suspended or terminated for breaching the Terms or the Acceptable Use Policy (part of the Terms of Service); and
- (e) requests made after the time limits in this Policy.

8 How to Request a Refund

- 8.1 Email contact@neurolith.app, or open a ticket from the Support page, within 14 days of the charge (48 hours for the first-payment case in Section 6), from the email address of your Account, stating the date and amount of the charge and the reason for your request. For a payment in Crypto-assets, also give the transaction ID, the coin and the network.
- 8.2 Approved refunds are made to the original payment method. Refunds to a card, digital wallet or Revolut Pay usually appear within 5 to 10 business days, depending on your bank or card issuer. Refunds in Crypto-assets are sent within 14 days of our approval, as described in Section 5.

9 Chargebacks

- 9.1 Please contact us before disputing a charge with your bank or payment provider; most problems are solved quickly by email. If you file a chargeback for a charge that was correctly made for a service delivered as described, we may suspend your Account while the dispute is open and will provide the relevant evidence to the payment processor. This does not affect your statutory rights.

10 Referral Commissions

- 10.1 When a payment is refunded or charged back, any referral commission or credit earned on it is reversed, as described in the Referral Program Terms (part of the Terms of Service).