Our Money-Back Guarantee Policy

Effective Date: March 27th, 2025 **Last Updated:** March 28th, 2025

Please read this Money-Back Guarantee Policy (the "Policy") carefully. It describes the conditions and procedures for obtaining a refund for subscription purchases ("Subscription") made directly on check-iq.org (the "Website").

1. Scope of This Policy

- **One-Off Purchases:** Due to the nature of digital goods, all one-off (fixed-fee) products sold on the Website are **non-refundable**.
- Subscriptions: This Policy applies only to first-time Subscriptions of one (1) month or longer purchased directly on the Website. Subsequent renewals or shorter subscription periods are not eligible for this Money-Back Guarantee.

2. Eligibility Requirements

You are eligible to request a refund under this Policy **if and only if** all the following conditions are met:

- 1. **Timely Contact:** You email us at refund@check-iq.org within **thirty (30) days** after your initial Subscription purchase date.
- 2. Account Verification: You provide us with the email address or account details associated with the Subscription that is eligible for the voluntary refund.
- 3. Active Usage: You have actively used your personalized plan (or similar service feature) for at least twenty (20) consecutive days within the first 30 days after purchase (the "Streak").
- 4. **Proof of Usage:** You can demonstrate the required Streak (see <u>Section 4</u>).

If **any** of these conditions are not met, the fees you have paid are considered **non-refundable**.

3. Ineligible Refund Scenarios

You are **not** eligible to receive a voluntary refund under this Policy if:

- You purchased a Subscription for a period less than one (1) month.
- You are requesting a refund for a **renewed Subscription**. This Policy applies only to your **first** Subscription purchase of one month or longer.
- You fail to provide sufficient proof of active usage for at least 20 consecutive days within the first 30 days.
- You do not contact us within the **30-day** window from the initial purchase date.
- You purchased any one-off (fixed-fee) product. Those are strictly **non-refundable**.

4. How to Demonstrate Your Streak

You can demonstrate that you have met the 20-day usage requirement by providing **screenshots** or account logs showing that you completed or participated in the required activities (e.g., tests, quizzes, exercises) on **each** of those 20 consecutive days. If requested, you must furnish any additional reasonable evidence we require to verify your streak.

5. Refund Request Process

- 1. **Contact Refund Team:** Submit your refund request via email to refund@checkiq.org within 30 days of purchase.
- 2. **Review:** We will review your application and confirm whether it meets all conditions in this Policy.
- 3. **Investigation:** By applying for a refund, you expressly consent that we may investigate your usage to ensure compliance with these conditions. If we discover any potential misuse or violation of this Policy, we reserve the right to deny your refund.
- 4. **Approval or Denial:** We will notify you by email whether your application is approved. If approved, we will process the refund to your original payment method within a reasonable timeframe.

6. Other Refund Rules

- Non-Refundable Fees: If you do not meet the conditions set out in this Policy, the fees you have paid remain non-refundable and/or non-exchangeable, unless otherwise required by applicable law.
- **No Partial Refunds:** We do not issue partial refunds for unused subscription days outside the specified guarantee period.
- Lawful Exceptions: If local consumer protection laws require additional rights or remedies beyond this Policy, those laws will prevail to the extent they apply.

7. Changes to This Policy

We reserve the right to update or modify this Policy at any time. Any changes will be posted on this page with an updated effective date. We encourage you to review this Policy periodically to stay informed about our refund practices.