

Refund and Cancellation Policy

Rules for refunds, cancellations, no-shows, and service adjustments

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Drafting note: This version is prepared for website publication and internal legal review. Missing publication inputs remain shown in square brackets where required.

1. General Principle

This Policy explains when a user may request a refund, cancellation, rebooking, or service credit for educational products and consultations available on the Platform.

2. Top-Ups vs. Services

A top-up to the internal account balance is a funding action that makes value available for future purchases on the Platform. Whether an unused top-up is refundable, partially refundable, or non-refundable should depend on the payment method, anti-fraud checks, legal requirements, and the Company's published billing rules.

A completed debit from the internal balance for a specific course, consultation, access pass, subscription, or digital product is treated as payment for that service.

3. Digital Content and Instant Access

Where access to digital content begins immediately after purchase, a refund may be denied or proportionally reduced if the user has already received substantial access, downloaded materials, attended live sessions, consumed content, or otherwise used the service beyond a minimal review period, to the extent permitted by law.

4. Consultations and Booked Sessions

Consultation sessions may be cancelled or rescheduled only within the notice period stated on the booking page or confirmation email. Placeholder for final rule: [insert cancellation notice window, e.g. 24 or 48 hours].

If the user fails to attend a scheduled session without timely notice, the session may be marked as a no-show and charged in full.

5. Subscriptions and Renewals

If the Platform offers recurring access, the user may stop future renewals according to the cancellation method shown inside the account area or support instructions. Cancellation of future renewals does not normally retroactively refund an already-started billing period unless required by law or expressly offered.

6. Refund Request Process

Users should submit refund requests in writing to [\[info@swapcoinvest.com\]](mailto:info@swapcoinvest.com) or through the support channel listed on the Platform, including account details, transaction reference, product name, reason for request, and any supporting evidence.

The Company may request additional information to verify identity, prevent fraud, or evaluate the request.

7. Chargebacks and Fraud Review

If a user initiates a chargeback or payment dispute without first using the Company's support process, the Company may suspend access while the dispute is under review and may provide transaction evidence to the relevant payment provider or bank.

8. Exceptions and Mandatory Rights

Nothing in this Policy limits any non-waivable statutory rights that apply under mandatory consumer law.