TERMS OF USE

Yours Truly Terms & Conditions

Last Updated and Effective as of: February 3, 2025

Yours Truly Texts' messages, services, and www.dailywisdomtexts.com (the "Site") are owned and operated by Yours Truly (hereinafter "Yours Truly," "we," "our," or "us"). These Terms and Conditions, together with Yours Truly Privacy Policy (incorporated herein by reference), apply to the messages, website/s, applications, systems, social media accounts, and other services (collectively, the "Services") made available to you.

These Terms and Conditions, including the Subscriber/Subscriptions-specific Terms and Refund Policy included below, and set forth the terms and conditions ("Terms") that apply to your use of or access to any Services offered by Yours Truly, including without limitation the website www.yourstruly texts.com and/or receipt of text, SMS, and/or MMS messages from us. "Yours Truly" includes Hoffman Company, LLC & www.yourstrulytexts.com, and its officers, directors, employees, consultants, affiliates, subsidiaries, and agents.

By using or accessing the Services you agree to these Terms, as updated from time to time in accordance with Section 12 below. Because Yours Truly provides a variety of services, we may from time to time ask you to review and accept supplemental or updated terms that apply to your interaction with the Services broadly or a specific product or service, including for example the Subscriber Specific Terms and/or Refund Policy included at the conclusion of these Terms.

These Terms state that any disputes between you and Yours Truly must be resolved in arbitration or small claims court.

<u>Basically, all companies have terms, these are ours.</u> If you have questions feel free to reach out to <u>info@yourstrulytexts.com</u>.

- **1. Use of the Services.** The Services are provided for personal, non-commercial, and informational purposes only. Any other use requires prior written consent from us.
- 2. Account Eligibility. To use the Site or Services, you must (i) be at least thirteen (13) years of age; (ii) have not previously been suspended or removed from the Services; and (iii) register for and use the Services in compliance with any and all applicable laws and regulations. At our sole discretion we may terminate any account or revoke access to the Services at any time. You are solely responsible for ensuring that your access to and use of the Services accords and complies with any and all laws, local or otherwise, which may apply to you. Where these Terms or your access and use of the Services are prohibited or in

conflict with any applicable law, rule, or regulation your right to access the Services is revoked.

- 3. Account Registration. To access the Services, you may be required to register for an account. To register for an account, we may ask you to give us certain identifying information about yourself, including but not limited to your email address, phone number, time zone and other contact information, and we may ask you to create a username and password ("Registration Information"). When registering for and maintaining an account, you agree to provide true, accurate, current, and complete information about yourself. You also agree not to impersonate anyone, misrepresent any affiliation with anyone else, use false information, or otherwise conceal your identity from Yours Truly for any purpose. You are solely responsible for maintaining the confidentiality and security of your password and other Registration Information. For your protection and the protection of other users, we ask you not to share your Registration Information with anyone else. If you do share this information with anyone, we will consider their activities to have been authorized by you. If you have reason to believe that your account is no longer secure, you must immediately notify us at: info@yourstrulytexts.com.
- **4. Specific Requirements for Certain Services.** Your use of the Services constitutes your acknowledgment and acceptance of the following specific requirements and terms of use for certain of the Yours Truly services. For example, to receive text messages from Yours Truly you must provide a viable phone number that you control. To receive emails you may need to provide a reliable email address which you control. If you download and use a mobile application to access Yours Truly services, you may be subject to certain App Store Terms.
- 5. Consent to receive text and SMS/MMS messages. When you provide a phone number to receive messages you are expressly consenting to receive messages from Yours Truly, including messages that may be deemed automated, marketing, and/or promotional in nature or otherwise covered by the Telephone Consumer Protection Act. You may opt out of receiving messages at any time by replying 'unsubscribe' to any text message, or emailing info@yourstrulytexts.com and requesting that your number be removed from the recipient list. Regardless of whether you are enrolled in a Free Trial or have begun a paid Subscription, you consent explicitly to receive text, SMS and/or MMS messages related to the status of your trial period, registration status, information and/or instructions for continuing your Subscription via registration for a paid Subscription, and other messages that may be considered promotional or marketing material.
- **6. Prohibited Conduct.** You agree not to:

- A. Use the Site or Services for any illegal purpose, or in violation of any local, state, national, or international law;
- B. Violate or encourage others to violate the rights of third-parties, including intellectual property rights;
- C. Post, upload, or distribute any content that is unlawful, defamatory, libelous, inaccurate, or that a reasonable person could deem to be objectionable, profane, indecent, pornographic, harassing, threatening, hateful, or otherwise inappropriate;
- D. Interfere in any way with security-related features of the Site or Service;
- E. Interfere with the operation or any user's enjoyment of the Site or Service, including by uploading or otherwise disseminating viruses, adware, spyware, worms, or other malicious code, making unsolicited offers or advertisements to other users, or attempting to collect personal information about users or third-parties without their consent;
- F. Access, monitor or copy any content or information of the Site or Service using any robot, spider, scraper, or other automated means or any manual process for any purpose without Yours Truly's express written permission;
- G. Perform any fraudulent activity, including impersonating any person or entity, claiming false affiliations, accessing the accounts of other users without permission, or falsifying your identity or any information about you, including age or date of birth;
- H. Sell or otherwise transfer the access or services granted herein;
- I. Spam the reply phone number by text, email, phone call or any other means;
- J. Repeatedly sign up and unsubscribe; or,
- K. Sign-up with the information, including without limitation phone number or email, of another person or entity which you do not control.
- **7. Third-Party Content.** The Site or messages sent by us may contain links to third-party websites and services. Yours Truly provides such links as a convenience, and does not control or endorse these websites and services. You acknowledge and agree that Yours Truly has not reviewed the content, advertising, products, services, or other materials that appear on such third-party websites or services, and is not responsible for the legality, accuracy, or appropriateness of any such content. Yours Truly shall not be responsible or liable, directly or indirectly, for any damage or loss caused or alleged to be caused by or in connection with the use of any such third-party websites or services.

8. Intellectual Property. You acknowledge and agree that you relinquish all ownership rights in any ideas or suggestions that you submit to Yours Truly through this Site, any service connected to the Company, including email or text message. Whether Yours Truly is or is not actively soliciting feedback, input or ideas, if you submit any idea you are expressly foregoing any intellectual property or ownership right in said ideas by submitting them to Yours Truly.

The Site is protected by applicable copyright and other intellectual property laws, and no materials from the Site may be copied, reproduced, republished, uploaded, posted, transmitted, or distributed in any way without our express permission. All trademarks and service marks on the Site belong to Yours Truly, except third-party trademarks or service marks, which are the property of their respective owners.

9. Content. You represent and warrant that you own or otherwise have the right to use any content you post to the Site or submit to Yours Truly with the intent that it be used or posted by the Company.

If you believe that your content has been used in a way that constitutes copyright infringement, you may contact us:

info@yourstrulytexts.com

You must provide the following information: an electronic or physical signature of the copyright owner or the person authorized to act on behalf of the copyright owner; a description of the copyrighted work that you claim has been infringed; a description of where the material that you claim is infringing is located; your address, telephone number, and email address; a written statement that you have a good faith belief that the disputed use is not authorized by the copyright owner, its agent, or the law; a statement by you, made under penalty of perjury, that the above information in your notice is accurate and that you are the copyright owner or authorized to act on the copyright owner's behalf. Yours Truly has adopted and implements a policy that provides for termination in appropriate circumstances of accounts of users who repeatedly infringe copyright or other intellectual property rights of Yours Truly or others.

10. Indemnification. You agree that you will be personally responsible for your use of the Site and Services, and you agree to defend, indemnify, and hold harmless Yours Truly from and against any and all claims, liabilities, damages, losses, and expenses (including attorneys' and accounting fees and costs), arising out of or in any way connected with (i) your access to, use of, or alleged use of the Site and/or Services; (ii) your violation of the Terms or any applicable law or regulation; (iii) your violation of any third-party right,

including without limitation any intellectual property right, publicity, confidentiality, property, or privacy right; or (iv) any disputes or issues between you and any third-party. Yours Truly reserves the right, at our own expense, to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, and in such case, you agree to cooperate with our defense of such claim.

- 11. Termination. If you violate these Terms, your permission to use the Site and/or Services will automatically terminate. In addition, Yours Truly, in its sole discretion, may suspend or terminate your user account and/or suspend or terminate some or all of your access to the Services at any time, with or without notice to you. You may terminate your account at any time by contacting Yours Truly at info@yourstrulytexts.com or in the case of the text messages replying "unsubscribe" to any text message we send you. After your account is terminated, information and content previously provided by you will no longer be accessible through your account, but Yours Truly may continue to store such information and content, and it may also be stored by third-parties to whom it has been transferred through any of your use or uses of the Site or Services.
- **12. Modification of the Terms.** Yours Truly reserves the right at any time to modify these Terms and to impose new or additional terms or conditions on your use of the Site and/or Services. Such modifications and additional terms and conditions will be effective immediately upon notice and incorporated into these Terms. We will make reasonable efforts to notify you of any material changes to the Terms, including, but not limited to, by posting a notice to our website or by sending an email or text message to any address or phone number you may have provided to us. Your continued use of the Services following notice will be deemed acceptance of any modifications to the Terms.
- 13. Disclaimers of Warranties. The Site and Services are provided "as is" and on an "as available" basis, without warranty or condition of any kind, either express or implied. Although Yours Truly seeks to maintain safe, secure, accurate, and well-functioning services, we cannot guarantee the continuous operation of or access to our Site or Services, and there may at times be inadvertent technical or factual errors or inaccuracies. Yours Truly specifically (but without limitation) disclaims (i) any implied warranties of merchantability, fitness for a particular purpose, quiet enjoyment, or non-infringement; and (ii) any warranties arising out of course-of-dealing, usage, or trade. You assume all risk for any/all damages that may result from your use of or access to the Site or Services. Yours Truly does not guarantee the accuracy of, and disclaims all liability for, any errors or other inaccuracies in the information, content, recommendations, and materials made available through the Site.

- **14. Limitation of Liability.** In no event will Yours Truly be liable to you for any incidental, special, consequential, direct, indirect, or punitive damages, whether based on warranty, contract, tort (including negligence), statute, or any other legal theory, whether or not Yours Truly has been informed of the possibility of such damage. Some jurisdictions do not allow the disclaimer of warranties or limitation of liability in certain circumstances. Accordingly, some of the above limitations may not apply to you.
- **15. Governing Law.** These Terms are governed by the laws of the State of California (CA), without regard to conflict of law principles. Subject to Section 14, which provides that disputes are to be resolved through binding arbitration or small claims court, to the extent that any lawsuit or court proceeding is permitted hereunder, you and Yours Truly agree to submit to the exclusive personal jurisdiction of the state courts and federal courts located within the county of Santa Barbara, in the state of California, for the purpose of litigating all such disputes.
- 16. Dispute Resolution by Binding Arbitration. In the interest of resolving disputes between you and Yours Truly in the most expedient and cost effective manner, you and Yours Truly agree to resolve disputes through binding arbitration or small claims court instead of in courts of general jurisdiction ("Agreement to Arbitrate"). Arbitration is more informal than a lawsuit in court. Arbitration uses a neutral arbitrator instead of a judge or jury, allows for more limited discovery than in court, and is subject to very limited review by courts. Arbitrators can award the same damages and relief that a court can award. Any arbitration or litigation under these Terms will take place on an individual basis; class arbitrations and class actions are not permitted. You acknowledge and agree that the arbitrator may award relief (including monetary, injunctive, and declaratory relief) only in favor of the individual party seeking relief and only to the extent necessary to provide relief necessitated by that individual party's claim(s). Any relief awarded cannot affect other users.
- **17. Modification of the Site and Services.** Yours Truly reserves the right to modify or discontinue, temporarily or permanently, some or all of the Site and/or Services at any time without any notice or further obligation to you. You agree that Yours Truly will not be liable to you or to any third-party for any modification, suspension, or discontinuance of any of the Site or Services.

18. General.

 A. <u>Entire Agreement</u>. These Terms, together with the <u>Privacy Policy</u>, Subscriber Specific Terms and Refund Policy (both included below), constitute the entire and exclusive understanding and agreement between you and Yours Truly regarding your use of and access to the Site and/or Services, and except as expressly permitted above may only be amended by a written agreement signed by authorized representatives of the parties.

- B. <u>No Waiver</u>. The failure to require performance of any provision shall not affect our right to require performance at any time thereafter, nor shall a waiver of any breach or default of the Terms constitute a waiver of any subsequent breach or default or a waiver of the provision itself.
- C. <u>Paragraph Headers</u>. Use of paragraph headers in the Terms is for convenience only and shall not have any impact on the interpretation of particular provisions.
- D. <u>Severability</u>. In the event that any part of the Terms is held to be invalid or unenforceable, the unenforceable part shall be given effect to the greatest extent possible and the remaining parts will remain in full force and effect.

19. Notice to California Residents. Under California Civil Code Section 1789.3, you may
contact the Complaint Assistance Unit of the Division of Consumer Services of the
California Department of Consumer Affairs in writing at 1625 N. Market Blvd., Suite S-202,
Sacramento, California 95834, or by telephone at (800) 952-5210 in order to resolve a
complaint regarding the service or to receive further information regarding use of the
service.

Additional Terms for Subscriptions/Subscribers.

If you elect to provide sign up information to receive Services for a Free Trial or paid Subscription, you become a Subscriber. All the Terms and the Privacy Policy continue to apply to Subscribers. In addition, you agree the following terms and conditions apply to you as a Subscriber. Certain terms may only apply to Paid Subscriptions and Paid Subscribers, but if there is a question as to whether a specific term applies you agree that all Terms referring to use or access to the Services, apply equally to use and access of the Services and our ability to revoke said access, regardless of whether a Subscription is currently free or paid.

20. Subscription.

Yours Truly provides access to daily and otherwise recurring messages ("Messages") which contain Content ("Content") by means of a Subscription ("Subscription"). We may provide

Messages, including messages that may be considered marketing or promotional material, which you expressly agree to receive as part of your Subscription and agreement to these Terms above, via SMS, MMS or other digital means. Generally, you agree to receive Messages from us. As part of your Subscription Yours Truly grants you a limited, nonexclusive, nontransferable, revocable and personal license to access and use Content we provide you as part of your Subscription solely for your entertainment, educational, and informational purposes. Your Subscription begins as soon as you sign up to begin receiving messages, and may include a Free Trial. The term "Subscription," applies to any Free Trial signed up for and any paid Subscription that allows you or any other account holder to use or access the Services or any Content, and/or receive Messages.

21. Restrictions.

Your access to and use of the Subscription is subject to the following restrictions, except where Content may be in the public domain or where you have express written consent in advance from Yours Truly:

- i. Subscription Content is provided for your personal non-commercial use only via Messages or the Yours Truly website, or social media accounts;
- ii. You may not use Subscription Content for any commercial or promotional use;
- iii. You may not sell or distribute Subscription Content;
- iv. You may not rent out your Subscription or copies of Subscription Content;
- v. You may not exceed usage limitations set by us.

In addition to all Terms above and below, all access to the Services is conditioned upon timely payment of your Subscription; and we may stop access to any or all Services and/or Content if your Subscription is canceled, lapses, or terminated for non-payment.

Your subscription entitles you to access Services as defined by Yours Truly when you sign up. We may, from time to time, change, update or alter the number of messages, style of delivery (e.g., SMS to MMS), authors available, sources of Content, or any other element of the Services. If we make a material change we will endeavor to provide notice via email or text message that a change is anticipated and a link to our website to describe the change in advance and allow you to unsubscribe by replying "unsubscribe" via text message, prior to making the change. Yours Truly reserves and shall have the right in its sole discretion to add, modify, withdraw, or delay, at any time, your access to any particular Content from access for any reason including, without limitation, due to our costs related to our ability to access or provide Content or the nature of your use of the Services. We make no guarantee

as to the availability of specific authors, translations, or sources or to the timing of their availability.

22. Payments and Billing.

If there are any fees, charges, and/or any materially different terms from those described to you in these Terms related to payments and billing, they will be disclosed to you at sign-up or in other communications we send you or make available via the Site, Services, or other means. When you purchase a Subscription, we may ask you to supply additional information relevant to the transaction, including, without limitation, your credit card number, your credit card expiration date and your credit card or personal billing address. Or we may ask you to utilize a third-party payment service like Stripe and they may ask you to provide that information. You represent and warrant that you have the legal right to use all payment method(s) you provide us and any third-party service providers we utilize, including without limitation Stripe. When you initiate a transaction, you may directly or by authorization to us, provide your payment information to third-parties so we can charge your payment method for the type of transaction selected; you may need to provide additional information to verify your identity before completing your transaction. We currently utilize a third-party payment processor, Stripe, and even where it appears their services are provided embedded in our Site or receipts Stripe sends appear to come from our email domain, Stripe is a third-party that may require additional information from you to complete the transaction, even if you have already provided some of that information to us elsewhere. You are subject to terms and policies available on their website when you submit payment to us via Stripe's services.

23. Subscription Currency.

Subscription prices are presented in U.S. dollars. Our third-party payment processing service, or any payment instrument or service you choose to utilize (e.g., Apple Pay) may offer other presentations or options. The currency your billing is presented in or charged as may change based on the terms applicable to our payment processor. You acknowledge and accept that Yours Truly cannot and does not control any currency conversion, credit card fees, or foreign transaction fees that may be charged to you by your card issuer or bank for your subscription payment, and agree not to hold Yours Truly or its affiliates, contractors, employees, agents, or third-party partners, licensors, or suppliers liable for any such fees.

24. Subscription Frequency and Billing Timing.

Currently, our Subscriptions are available on a monthly basis. Accordingly, you will be charged the monthly Subscription fee ("Subscription Fee") at the beginning of the paid

period and this will continue monthly on the anniversary of your sign-up date every month, at the then-current rate, unless you elect to cancel your subscription prior to the expiration of your current Subscription term. When applicable, we may charge your payment method on a day of the most appropriate day of the month we deem comparable (e.g., if you signed up on the last day of a month we may charge you on the last day of subsequent months whether they fall on a 30th, 31st, 28th, or 29th day in that given month and year).

By agreeing to these Terms and electing to purchase a monthly Subscription, you acknowledge that your Subscription has recurring payment features and you accept responsibility for all recurring payment obligations prior to cancellation of your Subscription by you or Yours Truly. We may also periodically authorize your payment method in anticipation of applicable fees or related charges. Your Subscription continues until you cancel or we terminate your access to, or use of, the Services or the Subscription, in accordance with these Terms.

25. Free Trials.

Yours Truly may offer a free trial Subscription ("Free Trial") for a specified period of time ("Free Trial Term"). The specific terms of your Free Trial, if we offer it to you, will be provided as part of the promotion or signup materials. Free Trials may not be combined with any other offer unless we explicitly state that they may. Unless we state otherwise in specific terms for the Free Trial offer, Free Trials are only available to users who have not previously completed a Free Trial. To cancel your Free Trial or a paid Subscription email info@yourstrulytexts.com with a clear request to cancel or text "unsubscribe" in response to one of our text messages. Unless otherwise stated, Free Trial terms are limited to one month (30 days) of free messages. We reserve the right to modify or terminate Free Trials at any time, without notice and in our sole discretion. Any modifications to a Free Trial or Free Trial Term we make comes with no warranty or obligation on our part to continue the Free Trial Term beyond our discretionary extensions.

26. Refunds or Credits.

All fees and charges paid to Yours Truly are nonrefundable and there are no refunds or credits, except as expressly set forth in our Refund Policy, below. At our discretion, in certain cases, if there is a defect in any Subscription or Content, we may authorize you to receive a replacement, in the form of an extension of equivalent Services or of your Subscription period, rather than a refund.

27. Cancelation of Subscriptions.

1.1.1 Cancelation. You may cancel your Subscription by texting "unsubscribe" in response to any text message you receive from us. You may also cancel your Subscription

by sending an email to info@yourstrulytexts.com. You will be responsible for all Subscription Fees (plus any applicable taxes and/or other charges) incurred before the effective date of your cancellation. If you cancel, your cancellation will be effective immediately, but your Subscription charges remain through the end of the current billing period. If you wish to cancel your account but continue receiving messages through the end of the current billing cycle you may email info@yourstrulytexts.com to request that and we may be able, at our discretion, to accommodate you. See Section 28 below titled "Term and Termination," for information on terminating your account.

Under these terms you explicitly agree that Yours Truly may terminate your Subscription and/or account for non-payment of fees, failure to pay on time, lapse in accurate payment information that leads to non- or late payment of fees, or any other reason related to your failure to submit payment successfully prior to the commencement of a billing cycle or due date for a bill or fee. In the event of any cancellation or termination of your Subscription or account, we may remove and discard all or any part of your account, profile, and any content related to your account, at any time.

1.1.2 Refunds. As defined and noted in section 26 of these Terms, all fees and charges are nonrefundable, except as expressly set forth in our Refund Policy below. Yours Truly will not refund Subscription Fees, either in full or in part, when a Subscription is canceled or terminated by the Subscriber or by us, in accordance with these Terms.

28. Removal of Sources or Content.

Yours Truly reserves the right to change, modify, or remove the sources, editions, translations or Content and lists thereof that we offer at any time. We further reserve the right to terminate access to any specific source or Content at the request of a copyright holder or for any reason. If we permanently or temporarily limit, remove or delete a particular source or piece of Content, we reserve the right to revoke access to the Content. If we revoke access, we may provide a replacement, refund or offer you another form of compensation at our sole discretion.

29. Term and Termination.

As per the Terms listed above, you agree to all Terms the moment you sign up for a Subscription. The terms and conditions governing Subscriptions fully apply regardless of whether you begin paying for a Subscription when you sign up, including for instance when you sign up for a Free Trial. All terms related to payment, subscription access and refunds are binding from your initial sign-up and continue thereafter. We may terminate this Agreement (including your subscription and/or account), or suspend or terminate the Services, with or without cause, at any time and without notice to you. Please refer to the

entirety of these Terms for additional terms applicable to the cancellation or termination of your account. Upon any cancellation or termination of this Agreement and/or your account, the rights and licenses granted to you under this Agreement will automatically terminate. This means that, among other things, you will no longer have access to Services (unless we offer them for a limited time post formal termination, in which case all relevant terms continue to apply).

Refund Policy

Our Refund Policy is subject to all our Terms and is incorporated by reference therein. Where any part of the Refund Policy appears to contradict other Terms, those Terms will govern.

If you have an issue with your Yours Truly Texts Subscription, we are happy to assist or answer questions. There are, however, restrictions on whether we are able to offer you a refund. For questions please contact us via email at info@yourstrulytexts.com

Key: You must contact us within 30 days of a charge in order to be **eligible** for a refund. We do not grant refunds for any charges that are more than 30 days old. Contacting us within 30 days does not guarantee we will issue a refund, but if you contact us about a charge more than 30 days old we will not be able to provide a refund.

We process refunds to the same payment method you used to make the purchase. We do not provide refunds via cash, check, or other payment instruments or external payment methods. We can only provide refunds for purchases and payments that have happened within 30 days of the request for refund, and only to the original card and/or account.

Conditions for a Refund

Technical Issues, Payment Errors, Fraud

Yours Truly will issue refunds for purchases made within 30 days of the request for a refund in the following situations:

Technical issues - If a technical issue that is our fault prevented you from
effectively utilizing the Services, in our sole discretion, we may provide you with an
extension or replacement for any such purchased content or subscription time, this
may include the original requested content or different sources as we deem

suitable. If we cannot or choose not to provide an extension or a replacement, we'll issue you a refund.

- Fraud If you can show to our satisfaction or we can determine that your account
 has or was taken over by a third-party and used fraudulently to incur a charge or fee
 from us, we will issue you a refund, unless we determine that your card, bank,
 payment service or our third-party payment processor is determined to be able to
 offer the refund; even in that circumstance we may offer a refund.
- Payment error If we charged you in error, based on our determination, we'll issue a refund.

You must contact us within 30 days of a disputed charge for us to be able to issue a refund.

Unused subscription refund requirement

If you've used the service for part of the billing cycle and then canceled, you will not be eligible to receive a refund for the charge. You will only receive refunds if we determine the above conditions apply.

Again, you must contact us within 30 days of any disputed charge, regardless of whether you have used your purchase. We cannot, under any circumstances, give you a refund for charges that are more than 30 days old. Restrictions are placed on transactions after 30 days and refunds cannot be issued after that time.

How to request a refund

If you believe your purchase meets the above requirements including the fact that the transaction in question occurred within the last 30 days, contact <u>yourstrulytexts.com</u> so we can determine if we agree the requirements have been met and can issue you a refund for the charge.

Please include as much information on the purchase as possible to help us locate the purchase quickly for you. Ideally, include:

- The Stripe receipt number; this can be found in the email receipt sent at the time of purchase
- Your phone number and the email address
- The amount of the purchase
- The date and time the charge was made

• If you were charged by credit card: the last four digits of the card number (please for security reasons, do not include the full number), the type of card (Visa, MasterCard, etc.), and the name that appears on the card

Please note:

We process payments using <u>Stripe</u>. Stripe's <u>terms and policies</u> also apply to the transaction and may limit or control the method you may receive a refund as we only offer refunds via the payment method and processor, Stripe, you used to purchase a Subscription. We are not responsible for any issues arising between you and third-parties such as Stripe.

Reservation of Rights

We reserve the right to refuse a refund request if we reasonably believe (i) that you are trying to unfairly exploit this refund policy; (ii) if you are in breach of our Terms; or (iii) if we reasonably suspect that you are using our service fraudulently.

This Refund Policy section of the Terms does not affect your statutory rights.