

## MEMBER REFUND POLICY

### We Guarantee Your Satisfaction!

We strive to provide exceptional service and ensure customer satisfaction. We understand that sometimes purchases don't go as planned. If you are not satisfied with your purchase of one of our Membership products or services for any reason we offer a seven (7) day, 100% money-back Satisfaction Guarantee as follows:

Except as otherwise required by applicable law, during the first seven (7) days from the date of your initial product or service purchase, you may cancel your ZINRAi Membership Agreement without penalty and receive a 100% refund of all Membership fees paid.

Except as otherwise required by applicable law, after seven (7) days, you may cancel your Membership at any time in accordance with the terms of the ZINRAi Membership Agreement, but you will not be eligible to receive a refund of fees paid.

### Refund Process:

You can request a refund by emailing us at [support@zinrai.com](mailto:support@zinrai.com) or use the cancellation option in your back office to start the refund request process. Please provide your Member ID and contact details in your email to facilitate the processing of your refund request.

Refunds will be issued to the payment method and account used for your original purchase. All refunds are processed and paid in US dollars. We do not accept responsibility for any international transaction fees or exchange rate fluctuations that may impact the refund amount received by a Member.

If we receive multiple refund requests related to a series of connected or associated accounts and/or patterned enrollment and refund requests in connection with Member accounts, we reserve the right to suspend the accounts in question and investigate the circumstances of such refund requests prior to making any refund.

### Chargebacks:

In the event of a dispute regarding a transaction, we encourage Members to contact us directly to resolve the issue. However, if a chargeback is necessary, please review our chargeback policy below.

### Definition of Chargeback

A chargeback occurs when a customer disputes a charge with their bank or credit card issuer, resulting in a reversal of the transaction.

### Pre-Chargeback Resolution

Before initiating a chargeback, Members should:

- Contact our customer service team at [support@zinrai.com](mailto:support@zinrai.com) as soon as possible.
- Provide details regarding the dispute, including order number, date of transaction, and the reason for the dispute.

We are committed to resolving any issues amicably and efficiently.

**Valid Reasons for Chargebacks**

We understand that certain situations may warrant a chargeback. Valid reasons include:

- Unauthorized transactions;
- Non-receipt of goods or services;
- Receipt of damaged or defective items; or
- Services not rendered.

**Consequences of Chargebacks**

Please be aware that:

- We may contest chargebacks that we believe are unwarranted, which could involve providing evidence to the bank/card issuer. Chargebacks can incur fees for our business, and excessive chargebacks may lead to account restrictions or termination. Normally once a chargeback occurs with respect to a Member account, that Member account will be suspended.
- Fraud alerts and requests for information (i.e., cardholder or card-issuing bank querying authenticity) may be treated the same way as chargebacks.
- If multiple chargebacks happen with respect to the same Member account, we reserve the right to terminate that Member account.

This Refund Policy does not apply to Independent Business Owner (“IBO”) enrollments, which are subject to the terms of the IBO Agreement and Policies and Procedures.

If you have any questions about this Refund Policy, please contact [support@zinrai.com](mailto:support@zinrai.com).