

## **Background**

Peloton is a fitness membership that offers a selection of online live and on-demand fitness classes. Peloton members can access content via Peloton's website or mobile app.

When a new customer signs up for a recurring Peloton subscription, they receive one month for free before they begin to be charged for the monthly or annual subscription. By signing up for a membership, the customer agrees to Peloton's terms of service, which clearly indicate the subscription renewal and recurring billing charge. Each billing cycle, the subscription fee is charged and the customer is given access to fitness classes and content.

We fulfill customer orders directly, and correspond repeatedly with our customers to make sure they have accurate billing, purchase, subscription and cancellation information.

## **Summary**

On 2024-03-01, Peloton received notice that our customer Mary Sellers, filed a dispute for a charge we made in the amount of \$26.39. The dispute was for the amount of \$26.39, billed on 2024-02-13 06:51:45AM, to a Mastercard ending in 2345.

The charge in question has a credit card statement title of Peloton Inc.

This following documentation demonstrates when and why the charge was made, the necessary steps we took to secure authorization from Mary Sellers, and how we clearly communicated to Mary Sellers the various ways they could manage and cancel their recurring subscription. The evidence that follows provides ample proof that the dispute served is invalid.

## **Product Description**

On 2021-09-13 15:31:46, Mary Sellers registered an account with Peloton using [msellers@gmail.com](mailto:msellers@gmail.com).

On 2021-09-13 15:31:46, Mary Sellers used Peloton (<https://www.Peloton.com/>) to purchase a Peloton subscription in the amount of \$26.39 per 1 month. This subscription automatically renews every 1 month, and customers can cancel at any time.

The customer is billed on the same day of the month as when they completed their purchase of the membership.

The screenshot displays the Peloton website's subscription interface. At the top, there are two tabs: 'Monthly' (selected) and 'Annual' (with a note 'Save up to \$48'). Below the tabs are two main subscription cards. The left card is for 'Peloton App One', offering 'Strength, yoga, outdoor running, & gym workouts' for '\$12.99/mo'. The right card is for 'Peloton App+', marked with a 'Full app access' badge, offering 'Exercise bike, treadmill, & rower workouts' for '\$24/mo', with a note 'Includes everything in App One'. Below these cards, a red button says 'Start 30-day App One trial'. To the right of the button is a chat bubble that says 'Hi! How can we help you today?' and a 'Chat' button. At the bottom, there is a link 'Compare all features' and a small 'X' icon in the top right corner of the interface area.

Monthly Annual  
Save up to \$48

Peloton App One  
Strength, yoga, outdoor running, & gym workouts  
\$12.99/mo

Peloton App+  
Exercise bike, treadmill, & rower workouts  
Includes everything in App One  
\$24/mo

Full app access

New members try for free. Cancel anytime.\*

Start 30-day App One trial

Hi! How can we help you today?

Chat

[Compare all features](#)

### Charges Made

On 2021-09-13 15:31:46, Mary Sellers used the page <https://www.Peloton.com/> to register an account with Peloton agreeing to our terms of service. On 2024-02-10 22:34:07, Mary Sellers used Peloton (<https://www.Peloton.com/>) to purchase a subscription in the amount of \$26.39 per 1 month.

On 2024-02-13 06:51:45AM, Mary Sellers was billed for the purchased subscription membership. The charge was for the amount of \$26.39 billed to a Mastercard ending in 2345. The charge has a statement descriptor of Peloton Inc.

### Customer Activity and Access Logs

Our system automatically logs customers via their IP address, to make a record of the actions they take in our system and to provide an added level of verification when processing orders. Here are the actions taken by Mary Sellers in our system, as well as the terms of service they viewed and agreed to on our site:

On 2021-09-13 15:31:46, Mary Sellers registered the account [msellers@gmail.com](mailto:msellers@gmail.com) on Peloton (<https://www.Peloton.com/>) from IP 72.209.125.143.

On 2024-02-13 22:34:07, Mary Sellers, with the account [msellers@gmail.com](mailto:msellers@gmail.com), was billed for their membership from IP 72.209.125.143.

On 2024-02-20 23:23:17 Mary Sellers, with the account msellers@gmail.com, logged in to Peloton to access content from IP 72.209.125.143.

The following images refer to pages on our site the user accessed in order to purchase a recurring Peloton membership, and the terms and conditions they agreed to by signing up:

The screenshot displays the Peloton membership selection interface. At the top, there are two tabs: 'Monthly' (selected) and 'Annual' (with a note 'Save up to \$48'). Below the tabs are two membership options:

- Peloton App One**: Offers 'Strength, yoga, outdoor running, & gym workouts' for '\$12.99/mo'.
- Peloton App+**: Offers 'Exercise bike, treadmill, & rower workouts' for '\$24/mo'. It includes a 'Full app access' badge and a note 'Includes everything in App One'.

At the bottom, there is a red button labeled 'Start 30-day App One trial'. Below this button is a link 'Compare all features'. To the right, there is a chat bubble with the text 'Hi! How can we help you today?' and a 'Chat' button.

New members try for free. Cancel anytime.\*

Start 30-day App One trial

Compare all features







Hi! How can we help you today?

Chat

## Start your 30-day App+ free trial today.

Get a reminder 7 days before your trial ends. Cancel anytime, no commitment.

### Your new membership includes

-  No limits on strength, cardio, Pilates, yoga, outdoor running, and more classes
-  No limit on cardio equipment classes per month: cycling, running, walking, and rowing. Excludes Lanebreak and Scenic content.
-  Activity tracking, step-by-step gym programs, live metrics, & other features
-  Motivating music during class, from beloved classics to recent hits
-  Exclusive classes, featuring special guests and more
-  Ability to stream real-time metrics from Bluetooth® FTMS enabled third-party equipment

### Create an account



Sign up with Apple



Sign up with Google

OR

### Sign up with email

Email Address\*

Password\*

Confirm Password\*

By providing your email, you agree to receive marketing communications from Peloton.

☐ By starting my membership, I confirm that I have read and agree to Peloton's [Terms of Service](#) and [Membership Terms](#) and acknowledge that I have read and understand Peloton's [Privacy Policy](#). Additionally, I authorize Peloton to charge my payment method for the monthly membership as described.

### Your subscription

Peloton App+ trial

Free

After trial ends

\$24.00/mo

## Proof of Service Used

On 2022-02-20 23:23:17, Mary Sellers accessed their account by logging in from IP 174.247.236.104.

On 2022-02-20 23:23:17, Mary Sellers accessed the fitness class “20 Min Arms & Shoulders with Callie Gullickson” from IP 174.247.236.104.

## Subscription Continuation Details Subscription Policy Disclosure

Mary Sellers accepted the Peloton Terms and Conditions (which includes our subscription policy) when they created their account on 2021-09-13 15:31:46 from the IP 72.209.125.143.

The details of our subscription policy are included below:

**Billing Cycles and Auto-Renewal.** Any Peloton Membership cycle recurs on a monthly or annual basis, as applicable, until it is canceled in accordance with these Membership Terms. Billing occurs at the beginning of the Membership cycle and provides access for one month or one year after that, as applicable. By purchasing a Peloton Membership, you acknowledge that your Peloton Membership has recurring payment features and accept responsibility for all recurring payment obligations of your Peloton Membership by you or Peloton. Other Offers. Peloton may offer additional promotions or discounts related to Peloton Memberships from time to time. Please read the details of those offers carefully, as any additional terms presented during the signup process will form part of these Membership Terms. Unless specified in writing, all discount offers that require payment are non-refundable (including but not limited to annual Peloton subscriptions). Any trial or other promotion must be used within the specified time frame of the trial or promotion. You may be required to have a valid payment method on file to initiate a trial; in this case, if you do not cancel before your trial period ends, your account will be converted to a paid Peloton Membership and charged per these Membership Terms.

***“Billing Cycles and Auto-Renewal.*** Any Peloton Membership cycle recurs on a monthly or annual basis, as applicable, until it is canceled in accordance with these Membership Terms. Billing occurs at the beginning of the Membership cycle and provides access for one month or one year after that, as applicable. By purchasing a Peloton Membership, you acknowledge that your Peloton Membership has recurring payment features and accept responsibility for all recurring payment obligations of your Peloton Membership by you or Peloton. ***Other Offers.*** Peloton may offer additional promotions or discounts related to Peloton Memberships from time to time. Please read the details of those offers carefully, as any additional terms presented during the signup process will form part of these Membership Terms. Unless specified in writing, all discount offers that require payment are non-refundable (including but not limited to annual Peloton subscriptions). Any trial or other promotion must be used within the specified time frame of the trial or promotion. You may be required to have a valid payment method on file to initiate a trial; in this case, if you do not cancel before your trial period ends, your account will be converted to a paid Peloton Membership and charged per these Membership Terms.”

### **Cancellation Options**

We make it easy for customers to cancel their subscription at any point by e-mailing support@Peloton.com or by managing their own account settings on our site. Once a subscription has been cancelled, we send the customer an email confirming the cancellation.

Mary Sellers did not cancel their recurring subscription or contact Peloton about a cancellation before this charge.

The following are our cancellation terms displayed on the website:

#### **Termination or Cancellation of Subscription**

Cancellation of Peloton Membership. If you cancel your Peloton Membership, you may use your Peloton Membership until the end of the then-current period, and your Peloton Membership will not be renewed after that period expires. However, you will not be eligible for a prorated refund of any portion of the Peloton Membership fee paid for the then-current Peloton Membership period, subject to specific cancellation and refund rights listed below for certain Canadian residents. You will remain responsible for any outstanding fees for the remainder of the Committed Membership Period following any cancellation.

***“Cancellation of Peloton Membership. If you cancel your Peloton Membership, you may use your Peloton Membership until the end of the then-current period, and your Peloton Membership will not be renewed after that period expires. However, you will not be eligible for a prorated refund of any portion of the Peloton Membership fee paid for the then-current Peloton Membership period, subject to specific cancellation and refund rights listed below for certain Canadian residents. You will remain responsible for any outstanding fees for the remainder of the Committed Membership Period following any cancellation.”***

## Communication with Customer

Mary Sellers supplied the email address msellers@gmail.com during the sign-up process. We used this to communicate with Mary Sellers.

On 2021-09-13 15:31:46 we sent an order summary to msellers@gmail.com, confirming the customer's purchase of a recurring Peloton membership:

From [hello@mail.Peloton.com](mailto:hello@mail.Peloton.com)  
To [msellers@gmail.com](mailto:msellers@gmail.com)  
Sent 2021-09-13 15:31:46  
Subject Welcome to Peloton!

Welcome to Peloton!

You now have access to hundreds of live and on-demand fitness classes. You can view, upgrade, or cancel your membership by logging into the app or website.

Thanks for joining Peloton!

Here's a receipt for your records:

Payment Method: Mastercard ending in 2345  
Membership: Peloton App Membership  
Billing Cycle: Monthly  
Plan Price: \$26.39 per month  
Order Number: 576683466  
Amount Charged: \$26.39

Prior to the payment date of 2024-02-10 06:51:45AM, we sent the customer an email informing them that they would be billed for their recurring subscription. Here is an example of the email:

From [hello@mail.Peloton.com](mailto:hello@mail.Peloton.com)  
To [msellers@gmail.com](mailto:msellers@gmail.com)  
Sent 2024-02-9 22:34:07  
Subject: You will be billed for your subscription

Hi Mary,

Your monthly Peloton subscription is renewing. We will bill your Mastercard ending in 2345 the subscription amount of \$26.39.

To view or manage your membership, log in to the app or website.

### **Acceptance of Terms and Conditions**

Mary Sellers, with the registered account msellers@gmail.com, accepted the Peloton Terms and Conditions when they created their account on Peloton on 2021-09-13 15:31:46 from 72.209.125.143.

The terms and conditions are available in full at  
<https://www.onepeloton.com/membership-terms>

### **Contact for Further Correspondence**

The evidence provided above indicates that we have processed and fulfilled this customer order correctly, and that this dispute is invalid. We're happy to provide any additional clarification to help you in resolving this dispute. Please contact us at [chargebacks@Peloton.com](mailto:chargebacks@Peloton.com) with any further questions.