REFUND & CANCELLATION POLICY

Last updated: 19 October 2026

We want Verba purchases to be clear and problems to be resolved fairly. This Policy explains **how to cancel and how refund requests are decided**. It is part of the Verba **Terms of Use** and should be read with our **Subscription Terms**. It does **not** limit any mandatory consumer right.

Verba Creative Inc. | 131 Continental Drive, Suite 301, Newark, DE 19713, United States | admin@verba.digital

1. The Essential Rules

You can cancel at any time to stop future renewals. Cancellation is not a refund. Fees for digital subscriptions and services already made available are normally **non-refundable**, except where this Policy expressly allows a refund or applicable law requires one. We review verified billing errors and genuine failures to provide the purchased service; we do not generally refund based only on a change of mind, forgotten cancellation or dislike of an AI-generated result.

Apple App Store purchases are billed and refunded through Apple's process. For **web purchases** processed by Stripe or another identified provider, Verba reviews refund requests under this Policy and applicable law.

2. Purchases Through Apple

If you purchased through Apple in-app purchase or the App Store, go to **https://reportaproblem.apple.com/** or follow Apple's refund instructions at **https://support.apple.com/118223**. Apple normally decides and processes refunds for Apple-billed transactions; Verba cannot directly reverse charges collected by Apple. You can cancel an Apple subscription at **https://apps.apple.com/account/subscriptions/** or through your Apple Account settings.

3. Cancel a Web Subscription

You can cancel a subscription purchased through our website using the account billing/customer portal link included in your confirmation or made available in settings. If you cannot find it, email **admin@verba.digital** from the purchase email address requesting cancellation. We will help you identify the subscription and process the request through the appropriate channel.

Unless the checkout offer or law says otherwise, cancellation stops **future charges** and your paid access continues until the end of the period already paid for. Uninstalling Verba, deleting your Verba account, disconnecting Instagram/TikTok, deleting Creative DNA data or not using the Service does **not** automatically cancel your billing agreement. If a renewal has already been charged, a separate refund review may be necessary.

4. When a Web Refund Is Available

We distinguish requests that must be honored under applicable consumer, payment or billing law from discretionary goodwill requests. A verified duplicate payment, incorrect charge, non-delivery, material failure of conformity, or legally valid withdrawal is not treated as an ordinary change-of-mind

request. We may investigate and offer proportionate lawful cures where appropriate; we will not impose blanket non-refund terms that extinguish non-waivable rights.

After checking relevant information, we will provide legally required refunds and will ordinarily correct verified billing mistakes or material non-delivery in accordance with applicable law. This includes, as appropriate:

- **Duplicate or erroneous payment:** two charges for the same billing period caused by a processing error, or a charge materially different from the price you agreed to (excluding valid disclosed taxes or third-party exchange charges).
- **No entitlement or a material technical failure:** you paid but could not access the purchased features because of a problem within our control and we could not restore access or provide an appropriate legal remedy within a reasonable period. A partial or full refund may be used depending on the nature and duration of the failure and applicable rights.
- **Unauthorized transactions:** we will investigate a reasonably supported allegation of an unauthorized web charge, coordinate with the processor where appropriate, and provide legally required remediation. We may seek minimal verification information; do not send complete card details.
- **Mandatory statutory rights:** including applicable withdrawal and digital-service conformity rules, which always override discretionary restrictions below.

5. Goodwill Requests: Narrow, Case-by-Case Review

A goodwill refund is **not an automatic entitlement**, but we may make an exception where the evidence and circumstances justify it. We will normally give **closer consideration** to a clearly accidental *first* web purchase reported within **24 hours**, with **no material use** of paid features, or to a first unexpected renewal reported promptly after billing with no meaningful paid activity since that renewal. These are review factors, **not a guaranteed refund window**.

We may offer a partial refund, billing correction, account credit, plan adjustment or service extension instead of a full refund where lawful and appropriate. We do not promise the same goodwill exception for repeated requests, repeated billing periods or substantially consumed AI-generated services. A goodwill remedy in one case does not create a precedent for other purchases.

6. Requests We Normally Decline

Unless law requires otherwise or there is a verified material failure, we **normally decline** requests based solely on:

- a change of mind, loss of interest or not using the purchased subscription;
- forgetting to cancel a trial or a renewal **after clear billing terms were provided**;
- uninstalling the app, changing device, disconnecting a social account or deleting user data without separately cancelling billing;
- substantial use of paid features, repeated generations, downloads or exports before requesting a refund;
- subjective dissatisfaction with AI captions, scripts, creative suggestions, music, forecasts or Creative DNA recommendations where the product materially worked as described;



- lower reach, engagement, saves, follower growth or monetization than the user expected from Creative DNA;
- third-party social media account restrictions, deleted posts, lost API permissions or platform moderation decisions outside Verba's control; or
- requests that cannot reasonably be matched to a charge, lack necessary verification or show evidence of fraud or repeated abuse.

These exclusions do **not** defeat statutory remedies for a digital service that is not supplied, materially fails to conform to its description, is incorrectly billed, or is otherwise subject to mandatory consumer law. No clause requires you to waive valid rights in order to contact support.

6.1. Credits and Other One-Time Transactions

Credit packs and usage-based purchases follow the applicable checkout disclosures, our **Credits Policy** and statutory consumer rights. **Purchased Credits do not expire only because time passes**, and cancelling a subscription does not by itself erase them. Unused purchased credits are not automatically refundable simply because they remain unused, subject to statutory rights and payment-channel rules. If a credit-pack charge is refunded, reversed, charged back, duplicated or proven fraudulent, we may remove corresponding unspent Purchased Credits or make a proportionate correction under the Credits Policy. A verified failed AI operation may merit Credit restoration under that Policy without automatically requiring a refund of the overall subscription.

6.2. How We Assess a Narrow Goodwill Exception

For discretionary requests, we may consider whether a first-time charge was reported promptly, whether the user was clearly shown the trial and recurring terms, whether paid functionality was materially used after charge, whether cancellation could reasonably be completed, whether there were earlier goodwill exceptions, and whether offering an alternative remedy resolves a genuine complaint. These criteria are applied consistently but do not create a guaranteed refund entitlement or replace statutory consumer protections. Any pricing error, missing entitlement or failure to provide a conforming service is assessed independently of discretionary goodwill.

6.3. Preventing Confusion and Disputes

We will make purchase receipts, statement descriptors where we can control them, renewal and cancellation instructions, a working support contact and the applicable policies reasonably accessible. We encourage users to contact us before filing a bank dispute, but never require them to abandon a legal chargeback right. Where a dispute has started, processor rules may prevent a simultaneous direct refund; we will still investigate the underlying issue and avoid duplicative charges or credits.

7. How to Request a Web Refund

We keep enough billing, cancellation, entitlement, correspondence and usage records to investigate legitimate disputes and satisfy applicable payment-network, tax, statutory accounting, fraud prevention and claim-defense requirements. Such retention is limited to those purposes and periods; refund investigations do not justify indefinite retention of user-generated media or imported Instagram/TikTok Platform Data.

Email **admin@verba.digital** with the purchase email, approximate date, amount, plan or invoice/transaction ID, a brief explanation and, where relevant, screenshots or error details. Please **do not send your full card number, CVV, bank password or sensitive credentials**. We may request limited information to verify the purchase or investigate a technical problem.

We aim to acknowledge and assess sufficiently documented requests within **five business days**, without delaying any shorter statutory deadline. We may offer troubleshooting first for a resolvable technical issue, but do not condition legal consumer rights on unnecessary hurdles. If approved, a refund is generally sent to the **original payment method**; receipt times vary by processor and bank and commonly take several business days. We will provide a status or confirmation as appropriate.

8. Chargebacks and Payment Disputes

Please contact us first if you notice an unfamiliar charge or cannot resolve a billing problem; this may allow a faster correction without a bank dispute. **You still retain any lawful right to contact your card issuer or pursue a chargeback.** We do not penalize users simply for exercising that right.

If a formal dispute is already active, we may be unable to issue a duplicate refund on the same charge while the processor or issuer is handling the case. We may provide the processor with necessary purchase, plan, checkout confirmation, access, usage, cancellation, support and refund records to answer a dispute, in accordance with our Privacy Policy and applicable law. Verified misuse or payment fraud may lead to proportionate restrictions on further purchases.

9. EU/EEA, UK and Other Mandatory Consumer Rights

Online exercise of withdrawal rights. Where an EU Member State or another applicable law requires an online withdrawal function for a contract concluded through an online interface, Verba will provide that function throughout the applicable withdrawal period, using the legally required confirmation step and acknowledgment on a durable medium. The availability and location of that function must be shown to eligible purchasers in the relevant interface. The existing customer-portal cancellation option is not necessarily the same as a statutory contract-withdrawal mechanism. A customer may also send an unequivocal withdrawal statement by the lawful alternative means described below.

The rules in this section are important for consumer purchases where statutory rights apply. For example, qualifying **EU/EEA distance contracts** generally have a **14-day withdrawal right** starting on conclusion of the contract, subject to specific legal exceptions. Some countries may provide longer or different rights.

For **digital services and continuing subscriptions**, access or use alone does **not** automatically eliminate the statutory withdrawal right. If you expressly requested the service to start during the withdrawal period, you may in relevant circumstances have to pay an amount **proportionate to the service actually supplied** before withdrawal, as the law provides. For a service fully performed during that period, loss of withdrawal rights may require your prior express consent and the legally required acknowledgment.

For **digital content not supplied on a physical medium**, an exception can apply once performance has begun **only if** the legally required prior express consent, acknowledgment of loss of the withdrawal right and contract confirmation have been properly obtained. Where those requirements are not met, the exception cannot simply be assumed. The correct treatment depends

on whether your transaction is legally categorized as digital content, a continuing digital service or another form of contract.

If you have an applicable withdrawal right, you can notify **admin@verba.digital** through any clear statement before the deadline; you may also use the optional model form below. We will process reimbursement within the required statutory deadline and according to the law applicable to the transaction. Independently, statutory remedies for **non-conforming or undelivered digital content and services** remain available irrespective of our goodwill criteria. Any UK or other local rights that cannot lawfully be waived remain preserved.

9.1. Digital Content versus Continuing Digital Services

A one-off downloadable file and a continuing subscription may be treated differently by national consumer laws. For a qualifying EU consumer, a distance-contract withdrawal period generally begins at the contract's conclusion. For a continuing digital service started during the withdrawal period at the consumer's express request, withdrawal may require a legally calculated proportional amount; access or a single use does not automatically eliminate the entire statutory right. Loss of withdrawal for the supply of digital content not supplied on a tangible medium depends on the specific legally required prior consent, acknowledgment and contract confirmation. For a service fully performed within the period, separate conditions apply. We apply the governing classification and applicable local law; checkout statements or this Policy cannot substitute for the legally required checkout workflow.

9.2. Local Statutory Variations

Applicable UK law, EU Member State implementing rules and mandatory consumer rules in other jurisdictions may require a different cancellation remedy, prior notice, cooling-off period, refund, accessible complaint channel or payment timing. These rights prevail to the extent of any inconsistency. We do not deny valid legal remedies solely because the service is digital, an account has been deleted or the user has used some features.

10. Changes to This Policy

We may revise our discretionary refund approach prospectively, but will not retroactively remove rights under the policy or purchase terms that applied to a completed transaction where doing so would be unlawful. Material changes will be communicated where required. The checkout disclosures shown when you purchased, our Subscription Terms and mandatory law remain relevant to each transaction.

Annex: Optional Withdrawal Notice for Eligible Consumers

To: Verba Creative Inc., admin@verba.digital, 131 Continental Drive, Suite 301, Newark, DE 19713, USA.

“I hereby give notice that I withdraw from my contract for the following Verba digital service/subscription: [plan or order reference]. Ordered on: [date]. Name: [name]. Purchase email: [email]. Date of notice: [date].”

You do **not** have to use this form; any clear communication is sufficient where the right applies. Providing a purchase email or order reference helps us locate the payment. Please do not send full payment credentials.