SUBSCRIPTION TERMS

Last updated: 19 October 2026

These Subscription Terms explain how paid Verba features, subscriptions, renewals, trials, payment channels and cancellations work. They form part of our **Terms of Use**. Please read our **Refund & Cancellation Policy** for refunds and statutory remedies, and our **Privacy Policy** for billing-related data processing.

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

1. Your Plan and What You Receive

Verba may offer free access, recurring subscriptions, introductory offers, time-limited free trials, one-off digital purchases, usage credits and paid add-ons. Features, usage limits, supported platforms, billing intervals and prices are **only as stated for your particular offer at checkout**. A website, store listing or previous promotion does not guarantee that a feature is included in every plan.

Creative DNA is described on our website as included in **Verba PRO**, where available. Its availability may depend on eligible Instagram/TikTok account types, permissions, launch access and technical support. Any promotional trial, including a 3-day PRO trial where offered, is subject to the actual eligibility, price and billing disclosures you see before you subscribe.

2. How You Are Billed

Purchase-channel rule. Apple in-app purchases are billed, managed and refunded through Apple. Direct web transactions are processed by the designated web payment provider, which may be Stripe. Availability of links, web checkout promotion or third-party payment methods inside an iOS app depends on the current App Store rules, applicable storefront and any required Apple entitlement; nothing in these Terms authorizes a disallowed in-app purchase flow. The product screen and receipt must accurately identify the actual billing party and channel.

Apple App Store purchases. If you subscribe via Apple in-app purchase, Apple generally processes the payment, applies its own billing and refund rules, and provides subscription controls in your Apple Account. The final price and purchase confirmation are displayed by Apple.

Web purchases. If you subscribe on our website or a web-to-app checkout, the merchant is Verba Creative Inc., unless checkout expressly identifies another seller. We may use Stripe or another identified payment service provider to process the transaction. You authorize recurring charges for the plan, period, price and taxes clearly disclosed before you confirm the purchase.

Prices, currencies and taxes may vary. Any applicable VAT, sales tax, other charges and total payable amount will be shown in the checkout interface as required by law. We do not store full payment card details or CVV in our own systems.

3. Automatic Renewal

Before purchase, the applicable checkout should display the price, billing interval, free or discounted introductory period if offered, the amount and date of the first paid charge, whether and when

renewal occurs, and accessible cancellation instructions. Where local law requires an affirmative subscription acknowledgment, reminder, notice or specific recurring-billing consent, we follow that rule rather than relying only on acceptance of these Terms.

Unless expressly marked otherwise, subscriptions **automatically renew** for the billing interval selected at checkout until cancelled. The payment method associated with your purchasing channel may be charged at each renewal for the then-applicable price, plus any disclosed taxes, subject to applicable notice and consent requirements.

We will communicate material price changes and obtain any required consent or provide cancellation opportunities before they take effect. You may not receive a refund merely because you did not use a subscription, except when required by law or expressly provided in our Refund & Cancellation Policy.

4. Trials and Introductory Offers

Some users may be eligible for free or discounted introductory access. The trial length, amount due now, the date and amount of the first paid charge, and subsequent renewal frequency are shown before you accept the offer. **Unless you cancel before the applicable trial or introductory period ends, a recurring paid subscription may begin automatically.** Trial eligibility may be limited by account or previous offers, as described at checkout.

Where required by law, we provide trial and renewal reminders and simple cancellation. An offer is not free after the period shown at checkout. Unless required by law, unused trial time has no cash value.

5. How to Cancel

Cancelling the recurring subscription prevents future renewals under the applicable channel but does not itself request a refund for charges already made. Removing the Verba app or disconnecting CreativeDNA does not cancel billing. Conversely, a deletion request for a Verba account does not automatically revoke a separately managed Apple subscription; Apple subscribers should use the subscription-management method identified in their Apple account.

You can cancel your subscription at any time; cancellation stops future renewals, subject to billing cutoffs shown by your purchasing platform.

Purchased through Apple: open **Settings → [your name] → Subscriptions** on your Apple device and select Verba, or visit https://apps.apple.com/account/subscriptions/. Apple manages cancellation of Apple-billed subscriptions; Verba cannot reliably cancel them on your behalf.

Purchased on the web: use the billing or subscription management link provided in your purchase confirmation, account settings or customer portal, where available; alternatively email **admin@verba.digital** from your purchase email address requesting cancellation. We will assist you without imposing unnecessary hurdles. To avoid the next charge, cancel before the next billing event shown in your subscription information; where a payment has already been initiated, the cancellation may prevent only subsequent charges.

Uninstalling Verba, disconnecting Instagram/TikTok, deleting Creative DNA data or simply stopping use does not cancel a subscription. If you delete your Verba account, cancel the payment arrangement separately; we will show or explain this during deletion as appropriate.

6. Access After Cancellation

Unless a plan, refund, breach remedy or applicable law provides otherwise, you retain paid access through the current paid billing period and then revert to the available free tier or lose access to paid features. Trial access generally ends on cancellation or at the period's expiry according to the particular offer. If a refund is issued for a period, we may end the related paid entitlement when the refund is processed, subject to your statutory rights.

6.1. Credits Are Distinct from Subscription Access

Some plans provide recurring **Subscription Credits** and separate one-time purchases may provide **Purchased Credits**. These are distinct entitlements under the standalone **Credits Policy**. A subscription cancellation usually stops later recurring charges without immediately ending access for the already-paid period; therefore scheduled credit grants may continue through that paid period in accordance with the Credits Policy. If a paid entitlement is refunded or revoked, future grants may stop and unused associated Subscription Credits may be adjusted. Purchased Credits do **not** expire merely due to lapse of time or cancellation of a subscription. Promotional Credits may have separate stated conditions.

6.2. Current Standard Credit Grant Schedule

Plan type	Standard subscription allowance	Grant and expiration rule
Weekly	5 Credits per paid weekly period	New weekly grant after confirmed paid period; prior unused Subscription Credits expire with the relevant next grant or period end
Monthly	50 Credits per paid monthly period	New monthly grant after confirmed paid period; prior unused Subscription Credits expire with the relevant next grant or period end
Annual	720 Credits per paid year, issued as 60 per month	12 scheduled monthly grants, not 720 upfront; each month's unused grant generally expires upon the following monthly grant

This table reflects the **Credits Policy dated 12 August 2026** and is not a promise that these plans or quantities are available to everyone. A different or lawfully changed offer must be transparently displayed at purchase. If the Credits Policy is amended, this table must be reviewed and updated at the same time.

6.3. Priority and Failed Generations

Where balances include both expiring and non-expiring Credits, expiring Subscription/Promotional Credits are normally consumed first, with Purchased Credits used only afterward. Credits may be reserved when generation starts. For verified service failures, reversal or restoration is governed by the Credits Policy; a failed AI job does not automatically give rise to a full subscription refund. Refunds of credit packs or subscriptions may lead to proportional credit reversals as described in the Credits Policy.



7. Plan Changes, Usage Limits and Failed Payments

Changing plans can affect charges, prorations, benefits and renewal dates. The applicable calculation, if any, will be shown by the billing platform before confirmation. AI features may have fair-use policies, credits, generation caps or platform-imposed limits disclosed for the plan. Unused credits do not carry over unless the offer expressly says so.

If a charge fails, the billing platform may retry the charge or request an updated method. We may restrict paid access until a valid payment is received. We will not charge undisclosed fees or change a plan retroactively contrary to applicable law.

8. Refunds, Withdrawal and Consumer Rights

For eligible EU/EEA and other consumers, statutory distance-contract withdrawal rights, conditions for early performance of digital services or supply of digital content, and remedies for lack of conformity remain available as required by local law. Any waiver or express request that must be collected at checkout cannot be replaced by a paragraph in these Terms. If applicable law requires an online withdrawal function on the interface used for purchase, that functionality must be implemented and made available during the statutory period.

Cancelling a subscription and requesting a refund are different actions. Cancellation stops future renewal; it does not itself reverse an earlier charge. The **Refund & Cancellation Policy** sets out how Verba reviews web purchase refunds and the rules for Apple purchases, billing errors and mandatory consumer rights.

For consumers in the EU/EEA, UK and other jurisdictions, non-waivable withdrawal, conformity, renewal notice and cancellation rights may apply regardless of any contrary wording. Whether a statutory digital-content exception applies depends on the actual transaction and legally required checkout consents and acknowledgements; mere access to a subscription does not automatically waive all withdrawal rights.

8.1. What Checkout Must Show

Before purchase, the applicable checkout should identify the provider of the paid offer, what is included (and any paywalled Creative DNA capability), currency and total price including required tax disclosures, billing period, whether the plan automatically renews, trial end and first paid charge if any, renewal terms, how to cancel, link to the Refund & Cancellation Policy and legally required confirmation controls. Certain jurisdictions require an affirmative express request or acknowledgment for early supply of digital content or services, which must be obtained at checkout rather than inferred from the policy alone.

8.2. Location-Specific Billing Rights

Depending on applicable law, consumers may have rights to notice before renewal or price change, simple online cancellation, a 14-day statutory distance-contract withdrawal period, proportional reimbursement for continuing digital services, or a different refund remedy for non-conforming digital goods. Regional rules take precedence over the discretionary policy. Different rules may apply to the Apple channel, although we will assist in identifying the appropriate request process.



9. Help and Records

For web billing questions, cancellations, receipts or refunds, contact **admin@verba.digital**. Include your purchase email, approximate charge date, amount and any relevant order or invoice ID; **never send a complete card number or CVV**. We may verify the transaction and maintain billing, consent, cancellation and dispute records as described in our Privacy Policy.

Contact: admin@verba.digital | https://verba.digital