



CREDITS POLICY

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This Credits Policy (the "**Credits Policy**") explains how credits are granted, purchased, used, renewed, expired, restored, adjusted, and otherwise administered in connection with the Verba mobile application, website, purchase flows, and related features and services (collectively, "**Verba**", the "**App**", or the "**Service**").

This Credits Policy forms part of and should be read together with our Terms of Use and Privacy Policy. Capitalized terms not defined in this Credits Policy have the meaning given to them in the Terms of Use.

By purchasing a subscription or credit pack, receiving Credits, or using Credits in Verba, you agree to this Credits Policy and to any plan-specific or purchase-specific disclosures shown to you before purchase or use.

Verba is operated by Verba Creative Inc., a Delaware corporation ("**Verba**", "**we**", "**us**", or "**our**").

Company details:

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1. What Credits Are

Credits are digital usage units used within Verba to access or consume certain paid, premium, resource-intensive, or metered features. Depending on the feature, Credits may be required after a free daily allowance or other free usage limit has been exhausted, or may be required whenever the relevant feature is used.

Credits are not money, electronic money, cryptocurrency, stored value, a security, a deposit, or a financial product. Credits have no cash value, do not represent a claim against Verba for money, and cannot be withdrawn, redeemed for cash, exchanged for another currency, or used outside the Service.

Unless Verba expressly enables a transfer feature, Credits are personal to the Verba account or customer profile to which they are granted and may not be sold, transferred, assigned, sublicensed, gifted, traded, or resold to another person.

The number of Credits required for a particular feature may vary by feature type, processing model, requested output, duration, size, quality setting, or other product parameters. The applicable Credit cost will be displayed in the App or otherwise communicated before or at the time the relevant paid usage is initiated where reasonably practicable.



2. Types of Credits

Verba may make Credits available in one or more of the following ways:

- (a) **Subscription Credits.** Credits included with a paid subscription. Subscription Credits are granted according to the cadence applicable to the plan and expire as described in Section 4 below.
- (b) **Purchased Credits.** Credits purchased separately in a one-time credit pack. Purchased Credits do not expire solely because time passes, subject to the other provisions of this Credits Policy.
- (c) **Promotional or Complimentary Credits.** Credits granted without a separate charge, including trial, promotional, referral, support, goodwill, testing, migration, compensation, or other discretionary grants. These Credits may be subject to separate eligibility, usage, or expiration terms disclosed when granted.

Subscription Credits and Purchased Credits may be shown together as part of one total Credit balance in the App, but they remain different categories of Credits and are subject to different expiration and usage rules under this Credits Policy.

Where your balance contains more than one type of Credit, the deduction priority described in Section 7 applies.

3. Subscription Plans and Credit Grant Schedule

The standard Credit allowances currently associated with Verba subscription plans are described below. The exact plan name, price, billing period, included features, and Credit allowance applicable to your purchase are the terms shown in the App Store, in the App, or in the checkout flow at the time of purchase.

- (a) **Weekly Plan - 5 Credits per paid weekly subscription period.** The first 5 Credits are granted after the initial paid purchase is confirmed. A new 5-Credit grant is made after each successful weekly renewal while the subscription remains active.
- (b) **Monthly Plan - 50 Credits per paid monthly subscription period.** The first 50 Credits are granted after the initial paid purchase is confirmed. A new 50-Credit grant is made after each successful monthly renewal while the subscription remains active.
- (c) **Annual Plan - 720 Credits over each paid annual subscription period, delivered as 60 Credits per month.** The Annual Plan does not provide 720 Credits upfront. The first 60 Credits are granted after the annual purchase or annual renewal is confirmed. Additional grants of 60 Credits are then made approximately once each month during that annual subscription period, for a total of 12 monthly grants and up to 720 Credits over the full annual period.

For clarity, a statement such as "720 Credits/year" or "720 Credits annually" describes the total Credit allowance made available over the annual subscription period through monthly grants. It does not mean that all 720 Credits are immediately deposited into your balance at the start of the year.



Monthly grant dates for an Annual Plan are generally calculated from the purchase or renewal date. If a corresponding calendar date does not exist in a shorter month, the grant may occur on the last valid day of that month. Small timing differences may also occur because of App Store processing, system clocks, network delays, or third-party subscription infrastructure.

If you turn off auto-renewal or cancel a subscription, cancellation normally prevents the next renewal but does not end the already-paid subscription period. Subject to platform status and this Credits Policy, scheduled Credit grants continue until the end of the paid subscription period. If the subscription is refunded, revoked, reversed, terminated, or otherwise ceases to be a valid paid entitlement before the scheduled end date, future Credit grants may stop immediately.

If a renewal payment is unsuccessful or is subject to billing retry, grace period, payment recovery, or similar platform status, Verba may delay a new Credit grant until the billing provider confirms that the relevant paid period has successfully begun or recovered.

4. Expiration and Non-Rollover of Subscription Credits

Subscription Credits are intended to operate as a recurring allowance. Subscription Credits do not roll over from one applicable allowance period to the next unless a specific offer expressly states otherwise. Any unused Subscription Credits expire when the next applicable Subscription Credit allowance is granted or, where applicable, when the relevant paid subscription period ends. This expiration rule applies only to Subscription Credits and does not cause Purchased Credits to expire.

Unless a specific offer expressly states otherwise, unused Subscription Credits expire on the following schedule:

1. Weekly Plan Credits expire when the next weekly Subscription Credit grant is made or when the paid weekly subscription period ends, whichever occurs first.
2. Monthly Plan Credits expire when the next monthly Subscription Credit grant is made or when the paid monthly subscription period ends, whichever occurs first.
3. For the Annual Plan, each 60-Credit monthly grant expires when the next monthly 60-Credit grant is made. The final monthly grant in the annual cycle expires when that annual paid subscription period ends.

Subscription Credits and Purchased Credits may be displayed together as part of one aggregate balance. However, when a new Subscription Credit allowance is granted or a subscription period ends, only the unused Subscription Credits that are subject to expiration are removed. Purchased Credits remain available and are not reset, reduced, or expired merely because a new subscription allowance is granted.

Example 1: if an Annual Plan begins on 10 March, the user receives 60 Subscription Credits on or around 10 March, then another 60 Subscription Credits on or around 10 April, and so on. Any unused Subscription Credits from the March grant expire when the April grant is made. The user does not accumulate the entire annual allowance in advance.



Example 2: a Monthly Plan user receives 50 Subscription Credits and separately purchases a pack of 100 Purchased Credits. If the user spends 30 Credits during that month, those 30 Credits are deducted from the Subscription Credits first. At the next monthly renewal, the remaining 20 unused Subscription Credits expire and a new allowance of 50 Subscription Credits is granted. The 100 Purchased Credits remain available and do not expire solely because time passes.

Where a plan change, billing adjustment, renewal date change, platform correction, or other subscription event changes the applicable grant schedule, the expiration date of Subscription Credits may be adjusted to align with the effective subscription period. Verba will not intentionally provide duplicate grants for the same paid period.

5. One-Time Credit Packs

Verba may sell additional Credits in one-time packs. The number of Credits and price of each pack will be displayed before purchase. On iOS, a one-time pack that unlocks digital usage in the App is generally processed as an Apple in-app purchase and becomes available after the purchase is validated.

Purchased Credits do not expire solely due to the passage of time. They remain available in the applicable Verba balance until they are used or are properly removed or adjusted under this Credits Policy, for example because the underlying transaction is refunded, reversed, revoked, charged back, found fraudulent, or duplicated by technical error.

Purchased Credits may generally be used whether or not you currently maintain a subscription, subject to feature availability and any separate access requirement clearly disclosed for a particular feature. A credit pack does not itself create or extend a subscription.

Purchased Credits are not refundable, transferable, or redeemable for cash merely because they remain unused, except where a refund is approved by the applicable billing provider or required by law.

6. Promotional, Trial, and Complimentary Credits

Verba may grant Credits for free or as part of a promotion, trial, referral program, customer support resolution, product test, migration, or other campaign. Promotional or Complimentary Credits may have a different quantity, validity period, feature scope, or expiration date from paid Credits.

The terms shown with the relevant promotion or grant control. If no specific expiration term is shown, Verba may set a reasonable expiration period for Promotional or Complimentary Credits and may withdraw credits granted by mistake, generated through abuse, or issued in connection with a promotion whose eligibility requirements were not satisfied.

A free trial does not include Subscription Credits unless the trial offer expressly says that it does. If a free trial converts to a paid subscription, the normal paid Credit grant schedule begins when the paid subscription period starts, unless the offer states otherwise.

7. How Credits Are Used and Deducted



When a feature requires Credits, the App may show the applicable Credit cost before you confirm or initiate the action. By initiating the paid action, you authorize Verba to deduct the required number of Credits from your available balance.

If the same feature also has a free daily allowance, Verba may apply available free usage before deducting Credits. Free usage limits and their reset schedule may vary by feature, plan, region, product version, or experiment and are not themselves Credits unless expressly described as such.

Where your balance contains Credits with different expiration rules, Verba deducts the Credits that would expire sooner before deducting non-expiring Purchased Credits. This is intended to reduce unnecessary loss of time-limited Credits.

Unless a feature-specific disclosure states otherwise, Verba deducts Credits in the following order:

1. Subscription Credits or Promotional Credits with the nearest expiration date are used first.
2. Other expiring Credits are used next, in order of expiration.
3. Non-expiring Purchased Credits are used only after applicable expiring Credits have been exhausted.

When a balance includes both expiring Subscription Credits and non-expiring Purchased Credits, Subscription Credits are used first and Purchased Credits are used only after the applicable Subscription Credits have been fully consumed or have expired.

Verba may use whole-number Credit units. If a feature price changes, the new price applies prospectively to future uses and does not retroactively alter Credits already consumed.

8. Failed, Cancelled, or Incomplete Processing

Credits may be reserved or deducted when processing begins, because certain AI, media, rendering, transcription, translation, voice, image, music, or other features incur computing or third-party service costs as soon as a request is submitted.

If a request fails because of a verified technical error within Verba's control and no material paid output or service is delivered, Verba may automatically restore the affected Credits or restore them after support review. If the same request is charged more than once because of a verified technical error, the duplicate Credit charge may be reversed.

Credits may remain consumed where processing materially occurred or an output was delivered, even if you later cancel the action, dislike the result, decide not to use the output, submit unsuitable input, lose connectivity after processing has started, or need to edit or regenerate the output. AI-assisted outputs may require review, correction, or multiple attempts, and the use of Credits does not guarantee a particular creative result.

If you believe Credits were deducted incorrectly, contact us with enough information to identify the transaction or feature use. We may review system logs, usage events, purchase records, and balance history to determine whether an adjustment is appropriate.



9. Credit Balance, Account Association, and Sync

Your available Credit balance may be shown in the App, including in account, settings, subscription, or Credit balance screens. A displayed balance may take a short time to update after a purchase, renewal, refund, restore, cross-device sync, or network interruption.

A displayed total balance may include more than one category of Credit, including Subscription Credits and Purchased Credits. Those categories may be subject to different expiration rules even when they are displayed together in one aggregate balance.

Credits are associated with the Verba account, customer profile, device-linked profile, or other identifier used to administer your purchase and balance. To preserve access to your balance across devices or reinstalls, you should use the same Verba account and, where relevant, the same Apple Account used for the original purchase.

Using different Verba accounts, anonymous profiles, Apple Accounts, or purchase channels may create separate customer records and separate Credit balances. We may be unable to merge balances if we cannot reliably verify that they belong to the same user or if merging would create duplicate entitlements or credits.

Where available, Verba may offer a restore or account-recovery mechanism for applicable purchases and entitlements. One-time consumable Credit balances are maintained through Verba's and its service providers' transaction and balance records and may not be restored solely by Apple's standard "Restore Purchases" flow unless the underlying account association can be verified.

In the event of a discrepancy between a local device display and verified server-side purchase or balance records, the verified server-side records will control, subject to correction of demonstrable error and any mandatory consumer rights.

10. Apple App Store Purchases and RevenueCat Infrastructure

For purchases made through Apple in-app purchase or the Apple App Store, Apple processes the payment and controls the purchase transaction, billing, renewal, cancellation, and refund process under Apple's applicable terms and policies. Verba does not receive or store your full payment card details and cannot directly issue an Apple refund.

Verba may use RevenueCat and other third-party subscription, purchase-validation, entitlement, and virtual-currency infrastructure to verify transactions, determine subscription status, schedule Credit grants, maintain Credit balance information, process balance adjustments, and synchronize purchase events. These providers act as technical infrastructure and do not change the identity of the seller or billing provider shown to you at purchase.

For Apple purchases, you can review the Apple Media Services Terms and Conditions, manage eligible subscriptions through Apple's subscription management tools, and request eligible refunds through Apple's refund process.



Availability, payment timing, taxes, currency conversion, family sharing, refund eligibility, and certain subscription events may depend on Apple's rules and the storefront associated with your Apple Account.

11. Refunds, Reversals, Chargebacks, and Revoked Transactions

If the purchase that granted Credits is refunded, reversed, revoked, charged back, cancelled by a billing provider, or found invalid, Verba may remove Credits associated with that transaction and may stop future scheduled grants associated with the affected subscription.

For a refunded one-time credit pack, Verba may remove the full number of Credits originally granted by that purchase. If some or all of those Credits have already been spent, the available balance may be reduced to zero. Verba is not required to create a negative Credit balance or "Credit debt" unless we expressly implement such a mechanism in the future and clearly disclose it.

For a refunded subscription, Verba may remove unused Subscription Credits associated with the refunded period, make a proportional balance adjustment consistent with the refund information received from the billing platform, and stop future grants if the subscription entitlement is revoked or ends.

If a refund, reversal, or revocation is later reversed and the purchase becomes valid again, Credits may be re-granted after the updated transaction status is confirmed.

Apple decides refund eligibility for Apple purchases. A request to Verba does not guarantee that Apple will grant a refund, and Verba cannot override Apple's refund decision. Nothing in this Credits Policy limits any refund or remedy that must be provided under applicable law.

12. Subscription Changes, Upgrades, and Downgrades

If you upgrade, downgrade, switch, resubscribe, change billing periods, or otherwise change your plan, Apple or the applicable billing provider determines when the plan change becomes effective and whether any price adjustment, proration, renewal-date change, or immediate charge applies.

Verba may adjust the Credit grant amount and schedule to reflect the plan that is actually in effect. Credits granted under the previous plan may expire according to their original terms or at the time the previous plan ceases to apply. Verba will take reasonable steps to prevent duplicate Credit grants for overlapping subscription entitlements.

If the effective renewal or purchase date changes, the monthly grant cadence for an Annual Plan may also shift to follow the new effective subscription cycle.

13. Expiration or Termination of a Subscription or Account

When a paid subscription period ends, any remaining Subscription Credits associated with that period expire and are removed unless a specific offer expressly states otherwise. Purchased Credits are not removed merely because a subscription ends.

If you delete your Verba account or request deletion of account data, any Credits associated exclusively with that account may become permanently inaccessible or may be deleted as part of the



account-deletion process. Where reasonably practicable and required by law, Verba will provide or display relevant information before completing account deletion.

If Verba suspends or terminates access because of fraud, abuse, a chargeback, security risk, violation of the Terms of Use, or unlawful conduct, access to Credits may also be suspended or terminated to the extent permitted by law. This does not affect non-waivable consumer rights.

If Verba discontinues the Service or a Credit-based feature, Verba may provide notice, migration, substitute functionality, a reasonable opportunity to use remaining Purchased Credits, an account adjustment, or another remedy where appropriate or required by applicable law. Purchased Credits will not be treated as expiring merely because a fixed period of time has passed.

14. Errors, Abuse, and Unauthorized Credit Activity

You must not manipulate, exploit, automate, reverse engineer, interfere with, or bypass the Credit system, purchase validation, daily limits, subscription limits, refund process, balance records, grant schedules, or technical restrictions in order to obtain or use Credits without authorization.

Verba may correct clearly erroneous balances, reverse duplicate or accidental grants, remove Credits obtained through fraud or abuse, suspend suspicious Credit activity, and investigate inconsistent purchase or usage records. We may request reasonable information needed to verify a purchase or account.

You may not create or coordinate multiple accounts, devices, payment profiles, refund requests, or promotional claims primarily to obtain repeated free or discounted Credits in violation of an offer's rules or the Terms of Use.

15. Changes to Credit Amounts, Feature Costs, and This Policy

Verba may change the number of Credits included in future plans, the price or size of future credit packs, the number of Credits required for future feature uses, the availability of Credit-based features, or the technical method used to grant or administer Credits.

Changes to plan allowances or pricing generally apply to future purchases, renewals, or offer periods and will be disclosed as required by the applicable billing platform and law. Verba will not intentionally reduce the stated Credit quantity of a one-time pack already purchased or the stated periodic Credit allowance for an already-paid subscription period, except to correct a manifest error, respond to a refund or invalid transaction, prevent abuse, or comply with law or platform requirements.

We may update this Credits Policy from time to time to reflect changes in the Service, subscription design, Credit functionality, App Store rules, RevenueCat functionality, billing practices, or applicable law. When we update this Credits Policy, we will revise the "Last updated" date and may provide notice through the App, website, paywall, checkout flow, email, or other reasonable means where appropriate.

16. Mandatory Consumer Rights



Nothing in this Credits Policy excludes, restricts, or waives any consumer right, statutory guarantee, refund right, withdrawal right, remedy, or other protection that cannot lawfully be excluded or limited in your jurisdiction.

If a provision of this Credits Policy conflicts with mandatory law, that mandatory law controls to the extent of the conflict. If you are a consumer in the European Union, United Kingdom, or another jurisdiction with mandatory consumer protections, you retain those protections regardless of the governing-law provisions in the Terms of Use.

17. Relationship With the Terms of Use and Purchase Disclosures

This Credits Policy supplements the Terms of Use. If a specific purchase screen, App Store product page, offer, promotion, or checkout disclosure states a Credit amount, grant schedule, expiration rule, or other term that is more specific to the relevant purchase, that specific disclosure controls for that purchase to the extent of any direct conflict, unless it conflicts with mandatory law.

Apple's mandatory rules and billing terms apply to Apple transactions. The Terms of Use continue to govern matters not specifically addressed in this Credits Policy, including account eligibility, acceptable use, cancellation, refunds, disclaimers, limitation of liability, dispute resolution, and governing law.

18. Contact

If you have questions about Credits, a Credit balance, a purchase, a subscription grant, an incorrect deduction, or a balance adjustment, please contact us at:

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