Return Policy

Any terms used in the Return Policy have the meanings given to them in the Data Processing Policy.

In case of any issues related to payment and/or refund requests from our payments, please contact our customer support representatives through our online chat or email at <u>info@arbmoney.com</u>

1. The following refund options may apply depending on the circumstances of your case:

1.1. Partial refund. If you have paid for a 12-month plan, you are entitled to a partial refund for the unused period. Only the unused period will be reimbursed, rounded to the nearest month and at the full tariff cost, without taking into account any discounts.

For the purposes of this section, "unused period" means the remaining time of the active paid period from the date of the refund request. The unused period of the Subscription Plan is rounded up to the nearest full month.

For example, if you request a refund in the first 2 weeks of a 12-month paid subscription, the refund will be for the remaining 11 months. The refund will be calculated as follows: the cost of 1 month of the already used period is deducted from the payment amount. Our website offers a discount for a 12-month subscription plan. When refunding, this discount is canceled, and the calculation is made at the full tariff cost. Thus, you will receive a reimbursement equal to the payment amount for 11 months minus the payment amount for 1 month at the full tariff cost without discounts.

1.2. Refunds are made in the same currency that you paid or its equivalent based on the market rate on the date of refund. Subscription plans paid in cryptocurrency are non-refundable.

1.3. Arbmoney is not responsible for any fees that may be applied by your payment service provider when processing the refund transfer. The fee is paid by you.

1.4. European Union Value Added Tax (EU VAT) is not refundable for used periods

2. There is no refund for Test, Business, Platinum, Enterprise subscriptions lasting 1 and 6 months and a GURU subscription