

DECODR, INC.

REFUND POLICY

Effective Date: April 30, 2026

*This Refund Policy is incorporated by reference into the DECODR Terms of Service.
In the event of a conflict between this Policy and the Terms of Service on refund matters, this Policy governs.*

1. MERCHANT OF RECORD — PADDLE

1.1 Paddle as Merchant of Record

- All purchases of DECODR credits and paid account plans are processed by Paddle.com Market Limited (“Paddle”), an authorized reseller and Merchant of Record (MoR) for DECODR, Inc.
- When you purchase credits or a paid plan, you are transacting with Paddle, not directly with DECODR. Paddle’s name will appear on your bank or card statement as the merchant.
- As Merchant of Record, Paddle is legally responsible for: processing payments, calculating and remitting applicable sales tax and VAT, handling chargebacks, and administering refunds in accordance with this Policy and applicable law.
- DECODR’s credit and platform terms continue to govern your use of the Service independently of the payment relationship with Paddle.

1.2 Paddle Buyer Terms

- By completing a purchase through the DECODR checkout, you also agree to Paddle’s Buyer Terms and Conditions, available at paddle.com/legal/buyer-terms.
- In the event of a conflict between this Refund Policy and Paddle’s Buyer Terms with respect to payment processing or statutory consumer rights, Paddle’s Buyer Terms and applicable law shall govern.
- For payment disputes, billing errors, or chargeback inquiries, contact Paddle directly at paddle.com/help.

2. GENERAL REFUND RULE — CREDITS ARE NON-REFUNDABLE

► *All credit purchases are final and non-refundable, except as expressly set out in Section 3 (Statutory Exceptions) and Section 4 (Platform Fault Restoration) of this Policy, or as required by applicable law.*

- All terms used herein are defined in Terms of Service Section 8.
- Credits represent prepaid computational credits - file calculations. Once purchased, credits are available for immediate use.
- This policy applies equally to all Paid Accounts (Plus, Pro, and Power).
- Basic Account file calculations are governed under Terms of Service Section 3 and 9.
- Unused credits (file calculations) remaining at account cancellation or termination are forfeited with no refund. See Terms of Service Section 10.
- Credits have no cash value and cannot be transferred, sold, or exchanged for currency. See Terms of Service Section 8.2.

3. STATUTORY EXCEPTIONS — CONSUMER WITHDRAWAL RIGHTS

3.1 EU / EEA Consumers — 14-Day Right of Withdrawal

- If you are a consumer located in the European Union or European Economic Area, you have a statutory 14-day right to withdraw from a distance contract without giving a reason, under the EU Consumer Rights Directive (2011/83/EU).

- However, this right of withdrawal is expressly waived and does not apply where:
 - You have submitted one or more file calculations (i.e., consumed one or more credits) during the 14-day period; and
 - At the time of purchase, you expressly acknowledged and consented to the immediate commencement of the digital service and confirmed that you understood your right of withdrawal would thereby be lost.
- By completing checkout and submitting your first file calculation, you expressly agree to the immediate performance of the digital service and acknowledge the loss of your withdrawal right with respect to consumed credits.
- Credits purchased but not yet consumed within the 14-day withdrawal window remain eligible for a full refund via a withdrawal request submitted to Paddle at paddle.com/help, provided no credits have been consumed.

3.2 UK Consumers — 14-Day Cancellation Right

- If you are a consumer located in the United Kingdom, you have a statutory 14-day cancellation right under the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013.
- The same waiver mechanism described in Section 3.1 applies: your cancellation right is lost upon submission of your first file calculation (consumption of your first credit).
- Unconsumed credits within the 14-day window may be refunded via Paddle, subject to verification.

3.3 Switzerland

- Swiss consumers do not benefit from a statutory cooling-off period for prepaid digital service credits under Swiss law (OR Art. 40a et seq.). The general non-refundable policy in Section 2 applies.

3.4 California Consumers

- California consumers are entitled to refund rights under the California Automatic Renewal Law (ARL) and California Civil Code §1723 where applicable.
- DECODR's credit model is a one-time prepaid purchase, not an automatic renewal. The general non-refundable policy in Section 2 applies.
- Where California law requires a refund in circumstances not covered by this Policy, Paddle will process the refund in accordance with applicable law.

3.5 All Jurisdictions — Mandatory Rights Preserved

- Nothing in this Policy limits or excludes any statutory right to a refund that cannot be waived under the law of your jurisdiction.
- Where applicable local consumer protection law grants you a right to a refund that supersedes this Policy, that right will apply and Paddle will process the refund accordingly.

4. PLATFORM FAULT CREDIT RESTORATION

4.1 Scope — Paid Accounts Only

- Credit restoration for failed calculations applies to Paid Account (Plus, Pro, and Power) users only.
- Basic Account monthly file calculation allotments are not credits. Failed calculations on Basic Accounts do not result in restoration or rollover of monthly credit allotments.

4.2 When a Credit IS Restored

- A credit will be restored to your account balance if a file calculation fails solely due to:
 - A DECODR platform error, server fault, or system outage;

- A confirmed infrastructure or processing failure on DECODR’s side that prevented completion of the calculation.
 - Restorations are applied as a credit to your account credit balance, not as a cash refund.
- 4.3 When a Credit Is NOT Restored**
- A credit will not be restored if a file calculation fails due to:
 - User-submitted data that is malformed, corrupted, incompatible, or in an unsupported format;
 - User error in file preparation, upload, or parameter selection;
 - Submission of data in violation of the Terms of Service or Privacy Policy (including non-anonymized data);
 - Network issues, timeouts, or interruptions on the user’s end.
 - Any questions or inquires can be sent to support@decodrinc.com
- 4.4 Dispute Process**
- Users who believe a credit was incorrectly consumed must contact DECODR customer support at support@decodrinc.com within 30 days of the failed calculation.
 - Requests submitted after 30 days will not be considered.
 - DECODR will review platform logs and make a determination within 10 business days. DECODR’s determination is final.
 - Credit restorations are account credits only and are not convertible to cash or eligible for Paddle-processed refunds.

5. REFUND REQUEST PROCESS

5.1 How to Submit a Refund Request

- All refund requests must be submitted to Paddle directly, as Merchant of Record, at: paddle.com/help.
- Alternatively, you may contact DECODR support at support@decodr.com and we will coordinate with Paddle on your behalf.
- To process your request, please provide: your account email address, date of purchase, transaction ID (available from your Paddle receipt), and reason for the request.

5.2 Time Limit for Refund Requests

- All refund requests must be submitted within 60 days of the original transaction date.
- Requests submitted after 60 days will not be processed. This limit is imposed by Paddle as Merchant of Record and cannot be waived by DECODR.
- Statutory withdrawal requests under Section 3 must be submitted within 14 days of purchase, consistent with applicable law.

5.3 Refund Method

- Approved refunds will be returned to the original payment method used at checkout.
- Refund processing times depend on your payment method and financial institution, typically 5–10 business days after approval.
- Wire transfer payments are not eligible for refunds under Paddle’s terms.

5.4 Fraud and Abuse

- Paddle and DECODR reserve the right to refuse refund requests where there is evidence of fraud, refund abuse, or other manipulative behaviour.
- Repeated refund requests or patterns consistent with abuse may result in account suspension or permanent ban.

6. ACCOUNT TERMINATION & CREDIT FORFEITURE

- Upon account termination or cancellation by either party, all unused credits are immediately forfeited. See Terms of Service Section 10.
- No refund is issued for forfeited credits, except where required by applicable law.
- Paid Account users must export stored data within 30 days of termination. After this period, stored data is permanently deleted.
- If DECODR terminates a user account due to material breach of the Terms of Service or Privacy Policy, no refund of any kind will be issued.

7. CHARGEBACKS

- If you initiate a chargeback with your bank or card issuer rather than following the refund process in Section 5, DECODR and Paddle reserve the right to immediately suspend your account pending resolution.
- Chargebacks that are found to be illegitimate (i.e., where services were delivered as described) may result in permanent account termination and, where applicable, referral for fraud investigation.
- DECODR encourages users to contact support@decodrinc.com before initiating a chargeback. Most issues can be resolved without involving your financial institution.

8. MODIFICATIONS TO THIS POLICY

- DECODR may update this Refund Policy at any time with at least 30 days' advance written notice.
- Notice will be provided via email and/or in-platform notification.
- Continued use of the Service or purchase of credits after the effective date constitutes acceptance of the updated Policy.
- Changes to this Policy do not affect refund rights for credits purchased prior to the effective date of any modification.

9. CONTACT

- Refund requests via Paddle: paddle.com/help
- DECODR billing and credit support: support@decodrinc.com
- DECODR legal inquiries: legal@decodrinc.com
- This Refund Policy is governed by the laws of the State of Delaware, consistent with the Terms of Service.