REFUND & CANCELLATION POLICY

Civiq Solutions (Pty) Ltd | Effective Date: 10 July 2026

1. Introduction

At Civiq Solutions (Pty) Ltd ("Civiq Solutions", "we", "us", or "our"), we engineer highly tailored digital enablement, automation framework layers, and bespoke AI Agent operations. Because our systems are custom-built, deeply integrated into your existing technology stack, and involve dedicated developer resources, this Refund & Cancellation Policy ("Policy") governs the financial terms, termination conditions, and trial periods relating to our services. By utilising our services, signing an SLA, or starting a trial, you agree to these terms.

2. 7-Day Free Trial (Platform & Automation Plans)

For our software-led Platform & Automation Plans (including Foundation, AI Agent, Advanced Operations, and Premium Build):

- **No-Risk Sign-Up:** We offer a 7-day free trial requiring no credit card upfront to let you experience the initial automation setup and visibility pipeline.
- **Cancellation During Trial:** You may cancel your plan at any point within the 7-day trial period. If you cancel during this time, you will not be billed, and no financial obligations will occur.
- **Conversion to Paid Subscription:** If you do not cancel before the expiration of the 7-day free trial, your active subscription plan will begin, and invoicing will proceed according to the selected billing cycle.

3. Dedicated AI Developer Plans & 30-Day Refund Guarantee

For our human-led, high-output Dedicated AI Developer Plans (Starter, Professional, and Enterprise):

- **30-Day Money-Back Guarantee:** Our Starter plan includes a full 30-day satisfaction guarantee. If you are not satisfied with the performance or trajectory of your dedicated AI specialist within the first 30 days of the deployment, you are entitled to a full refund of your initial month's fee.
- **Refund Claims:** To claim a full refund under this guarantee, written notice must be submitted to info@civiqsolutions.co.za before 17:00 SAST on the 30th calendar day following your plan initiation. Refund requests received after this milestone will not qualify for a retroactive refund.
- **Milestone Delivery:** For the Starter plan, we target automating your first 3 workflows within 30 days. Refund claims remain fully valid if you choose to invoke the satisfaction guarantee before the 30 days expire, regardless of milestone states.

4. Subscription Cancellation and Renewal

Outside of designated initial trial or guarantee periods, all monthly and annual recurring plans operate under strict structural conditions:

- **Monthly Plans:** Monthly subscriptions automatically renew every month. To prevent your next recurring invoice cycle, you must provide written cancellation notice at least 7 days prior to your upcoming renewal or billing date.

• **Annual Plans:** Annual commitment plans offer a 17% discount. These plans represent a fixed block of operational and system availability. Cancellations mid-cycle will stop the subsequent automated annual renewal but do not trigger a pro-rata refund for the remaining months of the active year.

• **Suspension for Non-Payment:** As outlined in our Terms of Service, invoices default to Net 7 days. We reserve the absolute right to suspend active cloud instances, CRM integrations, AI agent routing, and WhatsApp communication channels if account balances remain unpaid past their designated due date. Suspension does not void accrued balances.

5. General Refund Restrictions & Custom Builds

Except as explicitly detailed under the 7-day trial or 30-day satisfaction guarantee, all payments made to Civiq Solutions are strictly non-refundable. This is due to the non-retrievable nature of computational resource allocations, software licensing dependencies, and engineering hours consumed.

• **Bespoke Scope Adjustments:** For custom enterprise scopes or specialized integration projects with specific custom Statements of Work (SOWs), final billing rules depend entirely on the milestones detailed within that specific contract. Operational token usage changes or third-party infrastructure pricing adaptations are non-refundable.

• **Third-Party Dependencies:** As noted in Section 5 of our Terms of Service, Civiq Solutions relies on third-party foundations (OpenAI, Anthropic, Meta, etc.). Disruptions, API adjustments, token pricing shifts, or deprecations from these external parties do not justify refunds or fee reversals.

6. How to Request a Cancellation or Refund

To officially initiate a subscription cancellation or file a refund claim under our 30-day guarantee, please utilize the following dedicated support channels:

• **Email Submission:** Send an explicit request from your registered corporate or work email address to **info@civiqsolutions.co.za**.

• **Direct Communication:** For urgent questions regarding account structures, you may call or WhatsApp our team directly at **+27 76 274 7523** during normal South African business hours to speak with an automation specialist.

• **Processing Timeline:** Valid refund requests are reviewed and processed within 5 to 10 business days. Approved refunds will be returned via electronic funds transfer (EFT) back to the original South African corporate bank account or payment mechanism utilized.