

REFUND & BILLING POLICY

Last Updated: December, 2025

1. Overview

This Refund & Billing Policy governs all payments made to Fellowship Intelligence, LLC ("Fellowship Intelligence," "we," "our," or "us") for access to or use of any Services. By purchasing or subscribing to any Service, you expressly agree to this policy.

2. No General Right to Refund

ALL FEES ARE FINAL AND NON-REFUNDABLE, except where Fellowship Intelligence expressly agrees otherwise in writing or where required by applicable law.

You acknowledge that access to Services, system availability, data processing, onboarding, configuration, and reserved capacity constitute immediate value upon purchase.

3. Setup, Onboarding, and Implementation Fees

- All setup, onboarding, configuration, and implementation fees are **strictly non-refundable** once work has commenced.
- Commencement includes account provisioning, system access, data review, or any preparatory work.

4. Subscription Fees

- Subscription fees are billed **in advance** on a recurring basis (monthly or annually, as selected).
- You may cancel your subscription at any time; however, cancellation will take effect at the **end of the current billing period**.
- **No prorated refunds or credits** will be issued for partial billing periods, unused time, or reduced usage.

5. Usage-Based or Variable Fees

Where applicable, usage-based fees (e.g., overages, processing volume, or additional services) are billed in arrears and are **non-refundable once incurred**.

6. Payment Methods

You authorize Fellowship Intelligence and its payment processors to charge your designated payment method for all applicable fees, taxes, and charges.

You are responsible for maintaining current and valid payment information.

7. Failed or Late Payments

- We may suspend or terminate access for failed, declined, or overdue payments.
- Reinstatement may require payment of outstanding balances and additional administrative fees.

8. Chargebacks and Payment Disputes

- Unauthorized chargebacks or payment disputes constitute a material breach of these Terms.
- Fellowship Intelligence reserves the right to immediately suspend or terminate Services and recover associated costs.

9. Taxes

All fees are exclusive of applicable taxes, duties, or levies, which are your responsibility unless otherwise stated.

10. Pricing Changes

We reserve the right to modify pricing, billing structures, or fee schedules at any time with reasonable advance notice. Continued use of Services constitutes acceptance of such changes.