

# Refund Policy

Effective date: to be set on publication. This policy covers all paid products on The Pending Agency platform — subscriptions, yearly plans, one-time credit packs, and add-ons. Prices in EUR, billed via Stripe.

## 1. EU Right of Withdrawal

Under the EU Consumer Rights Directive (2011/83/EU), EEA-resident customers have a 14-day right of withdrawal from the date of purchase. This right applies unconditionally if the digital service has not yet been used.

**Usage waiver** — If you begin using the platform (AI search, consuming PEN credits, or accessing plan-exclusive features) before the 14-day window expires, you acknowledge waiving your right of withdrawal for that purchase, per Article 16(m) of the Directive. Confirmation is requested at checkout.

**B2B customers** — Companies purchasing on behalf of a legal entity do not benefit from the consumer right of withdrawal. B2B refunds are granted at our sole discretion.

## 2. Refund Rules by Product

### 2a. Monthly Subscriptions

Situation	Refund Outcome	How
Within 14 days, no credits used, no AI searches	Full refund	Contact support — issued within 5 business days
Within 14 days, credits consumed or features accessed	No refund (usage waiver)	Cancel via Customer Portal to stop renewal
After 14 days, any point in billing cycle	No refund for current period	Cancel via Customer Portal; access continues to period end
Renewal you forgot to cancel	Goodwill one-time refund if unused that cycle	Contact support within 48 hours of charge

Cancelling via the Stripe Customer Portal stops future charges but does not refund the current period. Access continues until the period ends.

### 2b. Yearly Subscriptions

Situation	Refund Outcome	How
Within 14 days, no credits used	Full refund	Contact support — within 5 business days
Within 14 days, credits consumed	Pro-rated: full price minus months used (rounded up)	Contact support within 14 days
15–60 days (early cancellation)	Pro-rated for remaining months, minus €10 fee	Contact support — case by case

Situation	Refund Outcome	How
After 60 days	No refund; cancel to stop auto-renewal	Cancel via Customer Portal

**Pro-rated calculation:** (annual price ÷ 12) × remaining full months. Partial months not refunded. Example: Professional Yearly (€767.88/yr), cancelled after 3 months → (€767.88 ÷ 12) × 9 = €575.91, minus processing fee.

## 2c. One-Time Credit Packs

Situation	Refund Outcome	How
Within 14 days, zero credits consumed	Full refund	Contact support within 14 days
Within 14 days, some credits consumed	Partial: price × (unused ÷ total pack)	Contact support; verified via usage logs
After 14 days	No refund	Credits never expire — carry over indefinitely
Technical error deducted credits without service	Full restoration or refund	Contact support with error description

Purchased credits are consumed before plan pens (FIFO). Credits are "consumed" only when actually deducted, not at purchase. They never expire.

## 2d. Teams Add-On

Follows monthly subscription rules (section 2a). Cancelling removes co-admin seat access at period end. Not refunded separately from the main subscription.

## 3. Non-Discretionary Refunds

Always eligible for a full refund regardless of usage, timing, or product type. No discretion — these are guaranteed.

**Double / duplicate charge.** Duplicate Stripe charges refunded in full within 3 business days.

**Charged the wrong amount.** Difference refunded if the charge doesn't match the advertised price.

**Service not delivered.** Full refund or credit restoration if subscription was never activated or credits never added.

**Extended platform outage.** Pro-rated credit or refund for outages exceeding 48 consecutive hours.

**Unauthorized charge.** Contact us immediately; we work with Stripe to reverse the charge and secure your account.

**Technical credit error.** Credits restored in full if a bug deducted them without completing the AI operation.

## 4. What Is Not Refundable

Situation	Reason
Consumed PEN credits	AI compute is irreversible
Monthly subscription after 14 days	Cancel to stop future renewal
Yearly subscription after 60 days	Beyond early-cancellation window

Situation	Reason
Unused plan pens resetting at cycle end	Included in the subscription price
Downgrading mid-cycle	Proration handled by Stripe; no cash refund
Credit packs after 14 days (even if unused)	Credits never expire
Dissatisfaction with AI output quality	AI responses are non-deterministic
Account suspended for ToS violations	No refunds for policy-terminated accounts

## 5. How to Request a Refund

1. Email [support@thepending.app](mailto:support@thepending.app) with subject "Refund Request — [your account email]".
2. Include your registered email, purchase date, product purchased, and reason.
3. We respond within 3 business days. Approved refunds processed in 5–10 business days to the original payment method.

Self-service cancellation (no refund, stops future charges): use the Stripe Customer Portal in your account settings.

## 6. Quick Reference

Product	≤14 days, unused	≤14 days, used	After 14 days
Monthly	Full refund	No refund	No refund; cancel to stop renewal
Yearly	Full refund	Pro-rated	Pro-rated to 60d (–€10); none after
Credit pack	Full refund	Partial (unused)	No refund (credits don't expire)
Teams add-on	Full refund	No refund	No refund; cancel to stop renewal
Errors (sec. 3)	Full refund	Full refund	Full refund

## 7. Amendments & Governing Law

The Pending GmbH (Arthur-Müller-Straße 24, 12487 Berlin), operating The Pending Agency, reserves the right to update this policy at any time. Changes are posted with an updated effective date; continued use constitutes acceptance. For active subscriptions, the prior policy applies until the next renewal.

This policy is governed by the laws of Germany. Unresolved disputes may be referred to the EU Online Dispute Resolution platform at [ec.europa.eu/consumers/odr](https://ec.europa.eu/consumers/odr).