

PAYMENTS AND REFUND POLICY

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1. SCOPE AND CONSUMER RIGHTS

This Policy applies to subscriptions and AI-related purchases made directly through Neurvance. It forms part of the applicable Terms of Use. Nothing in it excludes or restricts mandatory rights under Danish law or other consumer-protection rules applicable to you, including statutory withdrawal rights and remedies for digital content or services that do not conform to the contract. Where a mandatory rule differs from this Policy, that rule prevails.

2. SUBSCRIPTIONS AND INCLUDED AI VALUE

The standard monthly consumer subscription prices currently configured are Plus EUR 20, Pro EUR 60 and Ultra EUR 175, inclusive of applicable VAT. A Free tier may be available without a recurring subscription charge. The paid plans include AI usage allowances expressed as USD-equivalent value: Plus USD 15, Pro USD 35 and Ultra USD 100 per billing period. These USD amounts describe service allowances, not the currency charged for the EUR subscriptions or a cash balance payable to the customer. The final amount, tax treatment, billing interval and included features are displayed before the order is placed and recorded with the purchase.

Included plan allowances are associated with a billing period. Neurvance distinguishes them from separately purchased or discretionary credit balances. Credits and allowances cannot be exchanged for cash except where a refund or other remedy is required by law or granted under this Policy. We do not promise a particular top-up product, minimum top-up amount or purchase currency unless shown in the live checkout.

3. RECURRING PAYMENTS, UPGRADES AND CANCELLATION

A paid subscription renews automatically at the interval disclosed at checkout unless cancelled. You can manage or cancel recurring billing through the available billing controls or contact adam@neurvance.com. Ordinary cancellation prevents future renewal and normally leaves paid access available until the current paid period ends, subject to applicable law and any specific purchase terms. Upgrades may produce prorated charges and a corresponding adjustment to the included allowance; the exact charge and effective date are shown in the

purchase flow. A change to a lower plan is governed by the confirmation displayed when the change is requested.

Closing an account is a separate action. Neurvance's account-closure process is designed to stop subscription renewal after verified payment-provider cancellation, with ordinary account recovery available for 30 days. Restoring an account does not automatically restart cancelled renewal. If you cannot access your billing controls, contact us promptly; do not assume that merely ceasing to use the service cancels a subscription.

4. FOURTEEN-DAY VOLUNTARY REFUND REQUESTS

As an additional customer-service commitment, you may request review of a purchase for a refund within 14 days after that purchase. For a new paid subscription, this period begins on the initial subscription purchase; it does not automatically restart with every renewal. This voluntary commitment is separate from any statutory withdrawal period or other mandatory remedy that may apply.

We normally refund the eligible unused part of a purchase. AI processing that has already been delivered and settled using purchased credits or a paid allowance may be deducted from a voluntary refund to the extent legally permitted. We do not deduct free or discretionary credits, uncompleted requests or unsettled reservations as though they were delivered paid services. Where the purchase combines subscription access and AI allowances, the calculation takes account of the purchase-specific paid amount, actual delivery, credits consumed and applicable legal requirements. We do not impose deductions where mandatory law prohibits them.

5. STATUTORY WITHDRAWAL AND DIGITAL PERFORMANCE

Consumers may have a statutory 14-day right of withdrawal, subject to the rules and exceptions applicable to the type of digital content or digital service purchased. A request to begin performance during a withdrawal period, any legally required express consent and acknowledgement, and the information supplied before and after checkout may affect the right to withdraw or any lawful proportional payment for services supplied. Using an AI credit does not, by itself, waive every statutory right. Where the conditions for a loss of withdrawal rights or a proportional charge have not been met, we apply the statutory result rather than an automatic used-credit deduction.

You may exercise a statutory withdrawal right by sending a clear statement to adam@neurvance.com identifying the order. You do not have to use a special form if the law permits another unambiguous statement. If you wish, you may use the following wording: "I hereby withdraw from my contract for [service/order], purchased on [date], using account email [email]." Include enough information to identify the transaction; do not send payment-card details.

6. NON-CONFORMING SERVICES, BILLING ERRORS AND DISPUTES

If a service is defective, not supplied as agreed, charged incorrectly or otherwise gives rise to a mandatory remedy, contact us with the relevant order and a description of the issue. We will assess statutory repair, re-performance, price reduction, termination, reimbursement or other applicable remedies independently of the voluntary refund conditions. A payment or credit-allocation error does not extinguish your consumer or payment-service rights.

7. REQUESTING AND RECEIVING A REFUND

Email adam@neurvance.com from, or identify, the account associated with the purchase. State the order date, the service and whether you request withdrawal, a voluntary refund or a remedy for a problem. We may verify account or payment ownership before processing. Approved reimbursements are ordinarily made to the original payment method without undue delay and no later than 14 days after the applicable withdrawal notification where the law so requires, subject to lawful exceptions. Payment-provider posting times may differ. We do not require you to disclose full card details.

8. CHANGES AND CONTACT

We may update this Policy prospectively, with notice where legally required. The version applicable to a purchase and any mandatory rights continue to govern that purchase. For payments or refunds: adam@neurvance.com. For legal matters: legal@neurvance.com. For personal-data matters: privacy@neurvance.com.