

Refund Policy

Kognuit | Contact: support@kognuit.com

This Refund Policy explains Kognuit's 14-day money-back guarantee, how to request a refund, and how a refund, dispute, or chargeback affects digital access.

1. Our 14-Day Money-Back Guarantee

Purchases made directly through Kognuit are covered by a 14-day money-back guarantee. You may request a full refund within 14 calendar days of the date on which your payment was successfully completed. You do not need to provide a reason. The guarantee applies even if you have opened your account or listened to some of the recordings during the 14-day period. This is a contractual guarantee provided by Kognuit in addition to any mandatory statutory rights you may have.

2. Immediate Digital Access

Kognuit is supplied as digital content. Paid access begins only after Paddle confirms a completed transaction through Kognuit's verified payment notification and the corresponding entitlement is activated. At checkout, you may be asked to expressly request immediate delivery and acknowledge that beginning delivery may affect a statutory withdrawal right under applicable law. Even where a statutory withdrawal right is limited or lost because immediate digital delivery has begun with the required consent and acknowledgement, Kognuit's separate 14-day money-back guarantee remains available.

3. When the 14-Day Period Begins

The 14-day period begins on the calendar date on which your payment is successfully completed. A refund request is timely if it is submitted before the 14-day period expires.

4. How to Request a Refund

You may request a refund within the applicable 14-day period by emailing support@kognuit.com. Include your full name, Kognuit account email, Paddle order or transaction number where available, product purchased, and a clear statement that you are requesting a refund or withdrawing from the purchase. You do not have to use particular wording or provide a reason. Do not send your complete card number or card security code. We will confirm receipt of an electronically submitted request without delay and coordinate the approved payment refund with Paddle. Paddle may also provide payment-related support under its Buyer Terms.

5. Refund Amount

An approved refund will equal the amount actually paid for the refunded purchase. Where a discount or coupon was used, the refund will be based on the discounted amount paid, not the undiscounted reference price. Coupons, credits and promotional discounts have no separate cash value and are not

refunded as cash.

6. Refund Method and Timing

For a purchase processed by Paddle, Paddle processes an approved refund to the original payment method wherever reasonably possible and issues the corresponding payment documentation. Kognuit does not issue or receive your complete card details. We will submit or approve a valid refund without undue delay and no later than 14 days after receiving a valid withdrawal or refund request where that period is required by applicable law. Paddle, your bank, card issuer, or payment method may require additional time to display the funds after processing. Refunds are sent in the original transaction currency. Exchange-rate differences or bank charges imposed by your financial institution are outside our control.

7. Effect of a Refund on Access

Once a full refund is approved, or a chargeback is recorded against the purchase, Kognuit revokes the corresponding paid-product entitlement. You must stop using the refunded content and delete any authorised downloadable copy where a download was expressly provided. A pending refund is recorded but does not by itself revoke access. A rejected refund retains access. A partial refund is recorded for review and does not automatically create a full revocation. A supported chargeback reversal restores access only when the original completed purchase remains valid and no other active adverse adjustment applies. A later valid repurchase may restore access after its new completed transaction is verified. Your basic Kognuit account may remain open unless you separately request account deletion.

8. Purchases Through Third Parties

When Paddle is identified at the Kognuit checkout, Paddle is the authorised payment reseller and Merchant of Record for the transaction. Paddle handles the payment refund to the original method and payment-related support, while Inicijalna Vizija d.o.o. administers Kognuit's 14-day guarantee and operates the product. If a future Kognuit product is bought through a different external marketplace or application store, that provider's refund system may apply. Nothing in this section limits mandatory rights.

9. Duplicate and Unauthorised Charges

Contact support@kognuit.com promptly if:

- you were charged more than once for the same purchase;
- the charged amount differs from the final checkout amount;
- you do not recognise the transaction; or
- access was not activated after payment.

We may request reasonable information to verify the transaction and account ownership. A verified duplicate charge will be refunded. Suspected unauthorised transactions may also be reported to your card issuer or payment provider.

10. Requests After 14 Days

After the 14-day guarantee has expired, we do not ordinarily provide refunds merely because you changed your mind, did not use the product, found that you had insufficient time, or expected a different personal learning result. This does not affect rights arising where:

- paid access was not delivered;
- the digital content or service does not conform to the contract;
- a serious technical defect remains unresolved;
- we materially failed to provide what was purchased; or
- applicable law otherwise requires a remedy.

Depending on applicable law and the circumstances, the remedy may include correction of the problem, restoration of access, replacement, an appropriate price reduction or termination and refund.

11. Fraud and Abuse

The guarantee does not protect fraudulent transactions, stolen payment methods or deliberate attempts to obtain or distribute Kognuit content without payment. We may investigate suspicious activity and take proportionate steps to protect the Service. This does not permit us to reject a valid consumer right or a legitimate refund request submitted within the applicable period.

12. Mandatory Consumer Rights

Nothing in this Refund Policy excludes or limits a consumer right that cannot legally be excluded. Where local law gives you a longer period or a stronger remedy, the mandatory local rule will apply.

13. Model Withdrawal Form

You may use the following form, but its use is not required: notice that I withdraw from my contract for the purchase of the following digital content or service: Product:

_____ Order number:
_____ Purchase date:
_____ Customer name: _____
Account email: _____ Customer address, where applicable:
_____ Date: _____ Signature, only where
submitted on paper: _____

14. Contact

Refund questions may be sent to support@kognuit.com.