REFUND, BILLING, SUBSCRIPTION, AND CREDITS POLICY

(GDPR / CONSUMER-COMPLIANCE AWARE)

DASHAMAP

Table of Contents

1. Provider Identity
2. Scope of This Policy
    2.1 What this Policy covers
    2.2 What this Policy does not replace
    2.3 Where product-specific terms appear
3. Key Definitions
    3.1 Subscription
    3.2 Billing Cycle and Renewal
    3.3 Plan
    3.4 Active and Paid State
    3.5 Human Plan and Companion/Pet Plan
    3.6 Sparks
    3.7 Included Sparks
    3.8 Purchased / Add-on Sparks
    3.9 Promotional or Gift Sparks
    3.10 PDF Quota
    3.11 One-Shot Digital Report
    3.12 Gift Plan / Gift Link
    3.13 Activation / Consumption Event
    3.14 Usable Output / Delivery
    3.15 Service-Side Technical Failure
    3.16 Chargeback
    3.17 Material Breach
4. General Billing Principles
    4.1 Prices and disclosures
    4.2 Currency and payment processors
    4.3 Taxes
    4.4 Billing information accuracy
5. Subscriptions and Automatic Renewal
    5.1 Recurring authorization
    5.2 Automatic renewal
    5.3 Renewal and price change notices
    5.4 Cancellation timing
    5.5 No retroactive cancellation of paid periods
6. Plan Changes, Separate Plan Families, and Reactivation
    6.1 Upgrades
    6.2 Downgrades
    6.3 Human and Companion/Pet plans are separate
    6.4 Combined account allowances where supported
    6.5 Reactivation
    6.6 Suspension for non-payment, fraud, or risk controls
7. Sparks and PDF Quota Framework

- 7.1 Nature of Sparks and quotas
- 7.2 Included Sparks and monthly reset
- 7.3 Purchased / Add-on Sparks persist
- 7.4 Promotional, referral, or gift Sparks
- 7.5 PDF quota
- 7.6 Consumption order
- 7.7 No artificial daily cap on entitled Sparks
- 7.8 Corrections and adjustments
- 7.9 Prohibited conduct regarding Sparks and quotas

8. No Permanent Consumption Without Delivery
   - 8.1 Delivery principle
   - 8.2 Reservation, commit, and restore logic
   - 8.3 Failed generation / failed PDF export
   - 8.4 When consumption may still count
   - 8.5 User evidence and support review
9. One-Shot Digital Reports
   - 9.1 Nature of one-shot products
   - 9.2 Digital delivery
   - 9.3 No automatic subscription
   - 9.4 Refund and failure rules for one-shot reports
   - 9.5 Promotional discount after one-shot purchase
10. Gift Plans and Gift Links
    - 10.1 One-time purchase nature
    - 10.2 Claim window
    - 10.3 Duration starts at claim
    - 10.4 Recipient data and delivery
    - 10.5 Non-claim, failed claim, and technical failure
    - 10.6 Abuse and revocation
11. Refund Policy: General Rule and Exceptions
    - 11.1 General framework
    - 11.2 Refunds or credits may be available
    - 11.3 Remedy hierarchy
    - 11.4 No refund for subjective dissatisfaction after delivery
    - 11.5 Refund requests and timing
    - 11.6 Fraud, abuse, or AUP breach exclusion
12. Consumer Withdrawal Rights (EEA/UK and Similar Jurisdictions)
    - 12.1 Mandatory rights preserved
    - 12.2 Immediate digital performance
    - 12.3 Checkout consent and acknowledgement
    - 12.4 Evidence of acceptance
13. Failed Payments, Dunning, and Reattempts
    - 13.1 Failed payment handling
    - 13.2 Grace period if provided
    - 13.3 Responsibility to update payment method
14. Chargebacks, Payment Disputes, and Fraud Controls
    - 14.1 Contact us first
    - 14.2 Chargeback consequences

    14.3 Legitimate consumer disputes preserved
    14.4 Evidence used to contest invalid chargebacks
15. Refund Processing Logistics
    15.1 Refund method
    15.2 Refund timing
    15.3 Partial refunds and account adjustments
16. Business / White-Label / Enterprise Customers
    16.1 Custom contracts prevail
    16.2 Default application absent custom terms
    16.3 Business features only where enabled
    16.4 Downstream customer obligations
17. Certified Astrologers Billing (Where Available)
    17.1 Independent professional directory
    17.2 Application, approval, and payment windows
    17.3 No guarantee of clients, visits, or ranking
    17.4 Suspension or removal of listings
18. Partner / Dealer, Referrals, Coupons, and Promotions
    18.1 Specific campaign terms
    18.2 Commissions and discounts based on real payments
    18.3 Abuse and reversal
    18.4 No circumvention or self-attribution
19. Records, Auditability, and Operational Evidence
    19.1 Operational records
    19.2 Privacy and retention
20. Alignment With Other Legal Documents and Order of Precedence
21. Changes to This Policy
    21.1 Right to update
    21.2 Notice and effectiveness
    21.3 Continued use
22. No Waiver, Severability, and Interpretation
    22.1 No waiver
    22.2 Severability
    22.3 Headings
23. Controlling Language
24. Contact for Billing / Refund Requests

REFUND, BILLING, SUBSCRIPTION, AND CREDITS POLICY

(GDPR / CONSUMER-COMPLIANCE AWARE)

DASHAMAP

Controlling Version (English)

Version: 1.1

Last Updated: June 21, 2026

Effective Date: June 21, 2026

This Refund, Billing, Subscription, and Credits Policy (this "Policy") governs payments, subscriptions, renewals, upgrades, downgrades, cancellations, Sparks, PDF quota, one-shot digital reports, gifts, refunds, chargebacks, and related financial and consumption rules for the DashaMap service (the "Service"), operated by GLOBAL MOUNTAIN GROUP LLC ("Company," "we," "us," or "our").

This Policy is part of and must be read together with the Terms of Service ("ToS"), Acceptable Use Policy ("AUP"), Privacy Policy, Cookie Policy, Astrological Disclaimer, and AI Transparency & Compliance Notice ("AI Notice"), where published and applicable.

By purchasing, subscribing to, activating paid features of, redeeming a gift for, or otherwise using paid functionality of the Service, you agree to this Policy. If you do not agree, do not purchase or use paid features.

DashaMap is a digital SaaS product that may include deterministic calculation workflows, symbolic timing functions, PDF/report delivery, and AI-assisted interpretive or narrative text. This Policy is intended to provide operational clarity while preserving mandatory, non-waivable rights under applicable law.

1. Provider Identity

GLOBAL MOUNTAIN GROUP LLC

30 N Gould St #39973

Sheridan, Wyoming 82801

U.S.A.

Company ID: 2023-001208525

Email: info@globalmountain.group

Website: www.globalmountain.group

2. Scope of This Policy

2.1 What this Policy covers

- subscriptions, including monthly, annual, or other billing intervals;
- one-time purchases, one-shot digital reports, add-ons, bundles, and top-ups;
- Sparks, included Sparks, purchased/add-on Sparks, promotional Sparks, gift Sparks, PDF quota, and other Service consumption units;
- upgrades, downgrades, reactivations, cancellations, failed payments, billing errors, duplicate charges, disputes, refunds, and chargebacks;
- gift plans, gift links, referral/coupon tools, Partner/Dealer attribution, and Certified Astrologer billing flows, where available and enabled;
- business, white-label, enterprise, reseller, or professional use, unless superseded by written custom terms.

2.2 What this Policy does not replace

- the ToS for general contractual terms, account access, dispute procedures, suspension, and termination;
- the AUP for anti-abuse, prohibited conduct, scraping, circumvention, security abuse, and enforcement;
- the Privacy Policy for personal data processing, retention, transfer, data subject rights, and privacy contacts;
- the Cookie Policy for cookies, local storage, consent, analytics, referral attribution, and similar technologies;
- the Astrological Disclaimer and AI Notice for the symbolic nature of the Service, AI limitations, non-reliance, and no professional advice.

2.3 Where product-specific terms appear

Plan pages, checkout pages, gift purchase pages, one-shot product pages, Certified Astrologer pages, Partner/Dealer materials, coupons, and written order forms may contain product-specific terms. Those product-specific terms govern the specific commercial offer they describe, subject to mandatory law and the general legal framework.

3. Key Definitions

3.1 "Subscription" means recurring paid access to a plan, tier, package, or path of features billed on a recurring interval.

3.2 "Billing Cycle" and "Renewal" mean the recurring billing period and the automatic continuation of a Subscription at the end of the then-current term unless canceled in accordance with this Policy.

3.3 "Plan" means a package of features, limits, quotas, Sparks, PDF quota, or other entitlements offered at a stated price.

3.4 "Active and Paid State" means that the relevant account, plan, or subscription is paid, not expired, not suspended, not under unresolved payment failure, and eligible to use the paid features attached to that plan.

3.5 "Human Plan" and "Companion/Pet Plan" mean separate subscription families where offered. A human personal plan and a Companion Soul or pet plan are independent commercial entitlements unless a product flow expressly bundles them.

3.6 "Sparks" means DashaMap contractual usage units used for eligible paid features such as Oracle requests, deeper interpretations, AI-assisted outputs, extra PDF/report generation, or other features disclosed in the product flow.

3.7 "Included Sparks" means Sparks included in an active plan during the applicable billing period or active term.

3.8 "Purchased / Add-on Sparks" means Sparks purchased separately for value through authorized Service flows, such as top-ups or bundles.

3.9 "Promotional or Gift Sparks" means Sparks granted as bonus, referral, gift, courtesy, coupon, campaign, migration, or promotional benefits, not purchased by the user as a direct stand-alone top-up unless expressly stated.

3.10 "PDF Quota" means an included allowance for PDF/report exports or Sacred Seal-type documents, where offered in a plan, gift, one-shot product, or campaign.

3.11 "One-Shot Digital Report" means a one-time digital product, such as a Time Map, Deep Map, or equivalent paid report, purchased without an automatic recurring subscription unless clearly stated at checkout.

3.12 "Gift Plan" or "Gift Link" means a paid or promotional entitlement intended for redemption by a recipient through an authorized link, code, email, or claim flow.

3.13 "Activation" or "Consumption Event" means a billable or Spark/PDF-quota consuming event such as a generation, Oracle request, Deep request, report creation, PDF export, one-shot report generation, feature unlock, or other paid feature use.

3.14 "Usable Output" or "Delivery" means that the Service has made available the requested digital functionality or generated material in a form that is reasonably accessible through the intended product flow, subject to the symbolic and AI-assisted nature of the Service.

3.15 "Service-Side Technical Failure" means a failure attributable to the Service-side system that prevents delivery of the paid feature or usable output, excluding ordinary AI variability, user input errors, user network/device issues, and subjective dissatisfaction.

3.16 "Chargeback" means a payment reversal initiated through a bank, card network, or payment provider rather than through the Service refund/support process.

3.17 "Material Breach" means a significant violation of the ToS, AUP, this Policy, or applicable law, including fraud, abuse, account sharing where prohibited, circumvention, scraping, unauthorized automation, self-referral abuse, or payment manipulation.

4. General Billing Principles

4.1 Prices and disclosures

Prices, billing intervals, included features, plan limits, Sparks, PDF quota, gift terms, one-shot product scope, and add-on prices are displayed at checkout, pricing pages, plan pages, product pages, or in-app purchase flows. Final pricing may depend on plan selection, billing interval, add-ons, region, currency, taxes, and active promotions.

4.2 Currency and payment processors

Payments may be processed by third-party payment providers such as Stripe or equivalent providers. Currency, merchant descriptor, local payment methods, taxes, fraud controls, and payment authentication may vary by region and provider configuration.

4.3 Taxes

Unless otherwise expressly stated, prices may be exclusive of applicable taxes. Taxes, VAT, GST, sales tax, duties, or similar charges may be calculated and added at checkout where required. You are responsible for providing accurate billing information.

4.4 Billing information accuracy

You must provide accurate, current, and complete billing and payment information. We may suspend, reject, cancel, or limit transactions or access where billing information is false, incomplete, inconsistent, fraudulent, unverifiable, or legally restricted, subject to applicable law.

5. Subscriptions and Automatic Renewal

5.1 Recurring authorization

By purchasing a Subscription, you authorize recurring charges using the selected payment method at the disclosed interval until canceled, in accordance with this Policy and applicable law.

5.2 Automatic renewal

Unless canceled before the end of the current term, your Subscription may automatically renew at the then-applicable price and billing interval disclosed at checkout and/or in the applicable offer terms.

5.3 Renewal and price change notices

Where required by applicable law, or where operationally provided as a courtesy, the Company may send renewal reminders or material price-change notices. Failure to receive a courtesy reminder due to invalid email, spam filters, inbox issues, user settings, or provider delivery failures does not invalidate an otherwise lawful renewal, provided the original checkout disclosures and consent were valid. Mandatory rights remain unaffected.

5.4 Cancellation timing

It is your responsibility to cancel before the applicable renewal deadline if you do not want renewal charges. Cancellation after renewal normally takes effect for future renewals and does not reverse an already-started paid term unless required by law or approved under this Policy.

5.5 No retroactive cancellation of paid periods

Unless required by law or expressly approved by the Company, cancellation does not retroactively cancel, refund, or unwind a paid period already begun or a digital service already delivered.

6. Plan Changes, Separate Plan Families, and Reactivation

6.1 Upgrades

Where supported by the Service, plan upgrades may take effect immediately. The Service may apply prorated charges, a new billing cycle, immediate access to higher features, and recalculation of Included Sparks/PDF quota according to the active paid plan. The effective method is shown or applied in the checkout/billing flow where feasible.

6.2 Downgrades

Where supported by the Service, downgrades may take effect immediately or at the next renewal depending on the product flow, billing provider capability, and applicable law. A downgrade may reduce features, seats, eligible profiles, included Sparks, PDF quota, or premium access. Purchased/Add-on Sparks remain governed by Section 7.3.

6.3 Human and Companion/Pet plans are separate

Where DashaMap offers separate human and Companion Soul / pet subscriptions, cancellation, renewal, suspension, upgrade, downgrade, or failure of one plan does not automatically cancel the other plan unless the checkout flow or account configuration expressly bundles them or a legal/compliance restriction requires broader action.

6.4 Combined account allowances where supported

Where product configuration supports cumulative account allowances, active human and Companion/Pet plans may combine their Included Sparks and PDF quota into a single account-level or workspace-level balance. The combined allowance remains subject to plan eligibility, anti-abuse controls, and the consumption logic described in this Policy.

6.5 Reactivation

If a subscription is canceled or lapses, reactivation may restore eligible paid access subject to current pricing, current plan terms, current feature availability, and payment verification. Legacy pricing, feature sets, or discontinued entitlements are not guaranteed unless expressly promised in writing.

6.6 Suspension for non-payment, fraud, or risk controls

We may suspend or limit access for failed payments, fraud signals, chargeback risk, sanctions/export compliance screening, account compromise, abuse, or other lawful risk controls. Access may be restored upon successful payment verification, risk clearance, or support resolution where appropriate.

7. Sparks and PDF Quota Framework

7.1 Nature of Sparks and quotas

Sparks and PDF quota are contractual usage allowances within the Service. Except where mandatory law requires otherwise, they are not bank deposits, electronic money, stored value, legal tender, property separate from the Service, or cash-redeemable balances. They do not accrue interest and are not transferable except through official features expressly authorized by the Company.

7.2 Included Sparks and monthly reset

Included Sparks are linked to the relevant active plan and billing period. Unless a plan or campaign expressly states otherwise, Included Sparks reset at renewal, do not roll over indefinitely, and may expire or become unavailable when the associated plan term ends or the plan becomes inactive.

7.3 Purchased / Add-on Sparks persist

Purchased/Add-on Sparks are separate from Included Sparks. Unless the checkout flow states a different lawful term, Purchased/Add-on Sparks do not expire merely because a monthly billing period renews and are not removed solely because of a plan upgrade, downgrade, or cancellation. They remain associated with the account, subject to feature eligibility, account status, technical availability, fraud/security holds, chargeback disputes, account deletion, applicable law, and the ToS/AUP.

7.4 Promotional, referral, or gift Sparks

Promotional, referral, coupon, courtesy, or gift Sparks may be subject to campaign-specific rules, expiration, eligibility conditions, anti-abuse review, and revocation if fraud, duplicate accounts, self-referral, manipulated attribution, or policy violations are detected.

7.5 PDF quota

PDF quota represents an allowance to generate or export eligible PDF/report outputs. Where a plan includes PDF quota, the Service may consume the included PDF quota before charging Sparks for an extra PDF. If no included PDF quota remains, an eligible PDF/report generation may consume Sparks or require a separate one-shot/add-on purchase as disclosed in the product flow.

7.6 Consumption order

Unless a product flow states a different lawful rule, DashaMap consumption logic is intended to use active Included Sparks or included PDF quota first, then Purchased/Add-on Sparks, and then any other eligible balance according to the active product configuration. Promotional or gift balances may have specific campaign rules. The Service may use reservation/commit/refund accounting internally to avoid permanent consumption where delivery fails.

7.7 No artificial daily cap on entitled Sparks

DashaMap does not impose an artificial daily spending cap on Sparks or PDF quota merely because Sparks are available. If you have eligible Sparks or PDF quota, the Service should allow use according to plan eligibility and feature rules. The Company may still apply technical rate limits, throttling, queueing, anti-bot controls, fraud prevention, or security limits to protect the Service, users, providers, and payment integrity. Such controls are technical and protective, not a commercial forfeiture of available Sparks.

7.8 Corrections and adjustments

We may correct Sparks, PDF quota, balances, grants, or consumption records where there are system errors, duplicate grants, failed generation restores, fraud, abuse, circumvention, billing reversals, chargebacks, or accounting corrections.

7.9 Prohibited conduct regarding Sparks and quotas

- sell, trade, transfer, or resell Sparks or PDF quota outside authorized Service features;
- manipulate consumption counters, reservations, balances, or quota state;
- use bots, automation, parallel calls, or race conditions to farm Sparks or exhaust features;
- exploit bugs to obtain paid outputs without valid consumption or payment;
- use chargebacks strategically to retain value after receiving paid functionality;
- circumvent plan, feature, paywall, anti-abuse, or eligibility restrictions.

8. No Permanent Consumption Without Delivery

8.1 Delivery principle

DashaMap follows a core operational principle: a user should not permanently pay or permanently consume Sparks/PDF quota for a credit-consuming digital task that the Service fails to deliver due to a confirmed Service-side technical failure.

8.2 Reservation, commit, and restore logic

The Service may reserve Sparks or PDF quota before a generation or export begins, then commit the consumption only after the relevant operation reaches a delivery state. If the operation fails before delivery due to a Service-side technical failure, the reserved consumption should be released, restored, or corrected.

8.3 Failed generation / failed PDF export

If a paid generation, Oracle request, Deep request, PDF export, one-shot report, Sinfonia-related output, or equivalent credit-consuming task fails due to a Service-side technical error before producing a usable output, DashaMap will not treat that operation as finally consumed. The affected Sparks, PDF quota, or entitlement will be restored automatically where technically detectable, or corrected manually after verification.

8.4 When consumption may still count

Consumption may still count if the Service delivered a usable output or completed the relevant paid action, even if the user later disagrees with the interpretation, dislikes the style, closes the browser, deletes the output, enters incorrect data, loses local connectivity, or cannot access the output because of user-side device, email, browser, account, or network issues, subject to mandatory law and support review.

8.5 User evidence and support review

If automatic restoration does not occur and you believe a Service-side technical failure caused non-delivery, contact support promptly with account email, transaction ID if available, date/time, feature used, screenshots, error messages, and any relevant details. Delay may reduce our ability to verify logs and correct the issue.

9. One-Shot Digital Reports

9.1 Nature of one-shot products

One-shot digital reports, such as Time Map, Deep Map, or equivalent products where available, are one-time digital purchases. They provide the specific digital report or access described at checkout and do not by themselves create an automatic recurring subscription unless the checkout flow clearly states otherwise.

9.2 Digital delivery

Delivery may occur through an account page, secure link, email, download link, PDF generation, or other digital delivery flow. Delivery logs, email logs, generation logs, access logs, and payment records may be used to verify performance.

9.3 No automatic subscription

A one-shot purchase does not automatically enroll the buyer or recipient into a recurring subscription unless a separate subscription checkout is clearly presented and accepted.

9.4 Refund and failure rules for one-shot reports

Once a one-shot digital report is generated and delivered, fees are generally non-refundable unless required by law or expressly approved under this Policy. If generation or delivery fails due to a confirmed Service-side technical failure, the Company may re-perform, regenerate, restore access, issue an equivalent entitlement, or refund according to the remedy hierarchy in Section 11.3 and mandatory law.

9.5 Promotional discount after one-shot purchase

Where DashaMap offers a post-one-shot subscription discount, the discount is subject to the disclosed campaign terms, including eligibility, duration, single-use limits, plan restrictions, monthly/annual exclusions, expiration, and anti-abuse review.

10. Gift Plans and Gift Links

10.1 One-time purchase nature

Unless expressly stated otherwise at checkout, a gift plan or gift product is a one-time purchase. It does not create a recurring subscription for the purchaser or recipient without a separate subscription checkout and acceptance.

10.2 Claim window

Unless a gift offer states a different lawful period, a gift link or gift code is claimable for twelve (12) months from the purchase date. After the claim window expires, the unclaimed gift may expire and become non-redeemable, subject to mandatory law and any specific offer terms.

10.3 Duration starts at claim

Where a gift grants time-limited access, the gift period normally starts when the recipient validly claims or activates the gift, not when the purchaser pays, unless the product flow expressly states otherwise.

10.4 Recipient data and delivery

Gift delivery may require recipient email, recipient name or nickname, gift message, redemption token, and delivery status. The purchaser is responsible for entering accurate recipient data and for having an appropriate basis to provide recipient contact information.

10.5 Non-claim, failed claim, and technical failure

Failure by the recipient to claim a valid gift within the claim window generally does not create a refund right unless required by law or stated in the offer. If a valid recipient cannot claim or activate the gift due to a confirmed Service-side technical failure, the Company may reissue the link, extend or correct the entitlement, provide an equivalent remedy, or refund as appropriate.

10.6 Abuse and revocation

Gift entitlements may be revoked, suspended, or corrected in cases of payment failure, chargeback, fraud, duplicate accounts, unauthorized resale, self-referral abuse, technical manipulation, or material breach, to the maximum extent permitted by law.

11. Refund Policy: General Rule and Exceptions

11.1 General framework

Except where mandatory law provides otherwise, fees for digital services, subscriptions, activations, one-shot reports, generated outputs, PDFs, gifts, add-ons, and Sparks are generally non-refundable once the relevant digital service has been delivered, activated, generated, claimed, or consumed.

11.2 Refunds or credits may be available

- duplicate charges;
- demonstrable billing errors;
- confirmed unauthorized transactions, subject to verification and fraud review;
- confirmed Service-side technical failure preventing delivery of a paid feature or usable output;
- charge for a canceled subscription where cancellation was validly submitted before the deadline and we verify a processing error;
- legal entitlement under applicable consumer law.

11.3 Remedy hierarchy

Where reasonable and lawful, the Company may choose one or more remedies based on the issue: re-perform or regenerate the failed output; restore Sparks/PDF quota; restore access; reissue a gift or one-shot link; issue account adjustment; issue partial refund; issue full refund.

11.4 No refund for subjective dissatisfaction after delivery

Absent technical failure or mandatory legal entitlement, dissatisfaction with style, tone, wording, symbolic interpretation, AI narrative quality, personal resonance, expected outcomes, or absence of professional advice does not by itself establish a refund right.

11.5 Refund requests and timing

You should contact support promptly after identifying a billing issue, non-delivery, or suspected Service-side failure. We may request account email, transaction ID, invoice ID, date/time, screenshots, error messages, cancellation evidence, and a concise explanation of the issue.

11.6 Fraud, abuse, or AUP breach exclusion

We may deny refunds, Sparks restoration, gift reissue, account adjustments, or reactivation if the request is connected to fraud, suspected fraud, scraping, automation abuse, circumvention of limits, unauthorized account sharing, self-referral abuse, chargeback manipulation, or material breach of the ToS/AUP/this Policy, to the maximum extent permitted by law.

12. Consumer Withdrawal Rights (EEA/UK and Similar Jurisdictions)

12.1 Mandatory rights preserved

Nothing in this Policy limits mandatory, non-waivable consumer rights under applicable law, including rights relating to digital content, digital services, conformity, withdrawal, cancellation, or unfair terms where applicable.

12.2 Immediate digital performance

Where local law grants a statutory withdrawal period for distance contracts and the Service includes digital content or digital services supplied before the end of that period, we may request your express consent to begin performance immediately and your acknowledgement that withdrawal rights may be reduced, proportionately payable, or lost once performance begins or is completed, to the extent permitted by applicable law.

12.3 Checkout consent and acknowledgement

Where required by law, the Company intends to implement a clear checkout mechanism, such as checkbox or equivalent affirmative action, for immediate digital performance and withdrawal-right acknowledgement. If such consent is not validly captured where legally required, mandatory consumer rights remain unaffected.

12.4 Evidence of acceptance

To document compliance and reduce disputes, the Company may retain evidentiary records of checkout, acceptance, delivery, activation, and consumption events, including timestamps, account identifiers, transaction identifiers, IP/device/session metadata, accepted terms versions, and delivery logs, subject to the Privacy Policy and data protection law.

13. Failed Payments, Dunning, and Reattempts

13.1 Failed payment handling

If a recurring charge fails, we or our payment provider may retry payment automatically using lawful retry logic and provider rules. During failed-payment status, we may limit features, suspend paid access, pause certain entitlements, notify you to update payment details, or apply other lawful controls.

13.2 Grace period if provided

We may provide a short payment grace period before full suspension or cancellation, but are not obligated to do so unless required by law or expressly stated in the product flow. Grace period duration may vary by plan, risk status, provider capabilities, and compliance factors.

13.3 Responsibility to update payment method

You are responsible for maintaining a valid payment method and monitoring payment failures. We are not responsible for loss of renewal, access changes, or feature limitations arising from expired cards, insufficient funds, bank declines, provider declines, or user-side payment issues outside our control, subject to mandatory law.

14. Chargebacks, Payment Disputes, and Fraud Controls

14.1 Contact us first

If you believe a charge is incorrect, please contact us before initiating a chargeback where reasonably possible. Many issues can be resolved faster through support, including duplicate charges, billing confusion, failed generation verification, or cancellation-timing questions.

14.2 Chargeback consequences

To the maximum extent permitted by law, if you initiate a chargeback for a charge that we reasonably believe was valid, we may suspend or limit the account, freeze entitlements, revoke paid outputs or gift links, require payment verification, contest the chargeback, or treat repeated abusive chargebacks as a material breach.

14.3 Legitimate consumer disputes preserved

This section does not prevent lawful exercise of consumer rights or legitimate payment disputes in cases of actual unauthorized charges, fraud, or legal entitlement. We may still investigate and request evidence.

14.4 Evidence used to contest invalid chargebacks

- checkout acceptance logs;
- subscription and renewal disclosures;
- payment provider records;
- usage, delivery, feature activation, and consumption logs;
- cancellation timestamps;
- gift claim or one-shot delivery records;
- communications and support records.

15. Refund Processing Logistics

15.1 Refund method

Approved refunds are typically issued to the original payment method where possible. If the original method is unavailable, we may use another lawful method or issue Service credits where appropriate, agreed, or legally permissible.

15.2 Refund timing

Refund processing time may depend on the payment provider, bank, card network, and jurisdiction. Approval by the Company does not guarantee immediate posting by the financial institution. Restoration of Sparks or PDF quota is a Service-side account adjustment and may occur faster than bank refund posting where technically available.

15.3 Partial refunds and account adjustments

We may issue partial refunds, Sparks restoration, PDF quota restoration, account adjustments, gift reissue, access extension, or proportional remedies where only part of a transaction is affected or where a proportionate remedy is required by law.

16. Business / White-Label / Enterprise Customers

16.1 Custom contracts prevail

For business, white-label, enterprise, reseller, agency, practitioner, or negotiated accounts, a signed order form, master services agreement, enterprise ToS, negotiated DPA, or written commercial terms may override this Policy for the matters expressly covered.

16.2 Default application absent custom terms

If no written custom commercial terms exist, this Policy applies by default to business/white-label accounts, subject to the ToS, AUP, Privacy Policy, DPA where applicable, and any published plan terms.

16.3 Business features only where enabled

Business, white-label, staff, client portal, managed-client, API, and enterprise processing features apply only if enabled in the Service, included in the plan, or agreed in writing. References to such features do not guarantee universal or immediate availability.

16.4 Downstream customer obligations

Business or professional users remain responsible for their own downstream billing/refund promises to clients or end customers unless the Company has expressly agreed in writing to handle end-customer billing or refund operations.

17. Certified Astrologers Billing (Where Available)

17.1 Independent professional directory

Certified Astrologers, professional directory, or practitioner listing features, where available, are directory or marketplace-style features for independent professionals. They do not guarantee professional results, visits, clients, bookings, ranking, revenue, or public availability.

17.2 Application, approval, and payment windows

Where an application/approval flow is used, payment obligations, trial listings, promotional windows, approval deadlines, or payment deadlines (for example, a limited payment window after approval) are governed by the specific Certified Astrologer terms or product flow. Failure to complete required payment or verification may result in release of the slot, suspension, or rejection.

17.3 No guarantee of clients, visits, or ranking

Payment for a listing, verification, directory access, or promotional placement does not guarantee traffic, visibility, contacts, client conversion, income, ranking, reviews, or continued placement, except for expressly stated paid placement terms where lawful.

17.4 Suspension or removal of listings

Listings may be suspended, hidden, removed, or not renewed for non-payment, failed payment, chargeback, fraud signals, misleading claims, prohibited content, complaints, legal risk, AUP breach, or failure to satisfy directory rules, subject to applicable law and specific listing terms.

18. Partner / Dealer, Referrals, Coupons, and Promotions

18.1 Specific campaign terms

Coupons, referral links, Partner/Dealer attribution, first-month or multi-month discounts, gift campaigns, bonus Sparks, and promotional campaigns may be subject to separate terms, including eligibility, duration, stacking rules, plan restrictions, annual/monthly exclusions, expiration, and anti-abuse review.

18.2 Commissions and discounts based on real payments

Where referral, Partner, Dealer, or commission features exist, commissions and internal credits are calculated only on real payments actually received and retained, after refunds, failed payments, chargebacks, reversals, taxes, provider adjustments, fraud review, and any applicable campaign rules, unless a written Partner/Dealer agreement states otherwise.

18.3 Abuse and reversal

We may cancel, reverse, deny, or adjust promotional benefits, discounts, commissions, Sparks, gift benefits, or attribution where fraud, self-referral, duplicate accounts, manipulated traffic, fake accounts, misleading communications, coupon leakage, unauthorized resale, or policy violations are detected.

18.4 No circumvention or self-attribution

Users, Partners, Dealers, and professionals may not use referral or coupon tools to create fake accounts, self-attribute sales, mislead customers, promise guaranteed results, bypass plan rules, or conceal DashaMap limitations and disclaimers.

19. Records, Auditability, and Operational Evidence

19.1 Operational records

- transaction events and payment status;
- renewals, cancellations, upgrade/downgrade events, and failed payments;
- Sparks, PDF quota, gift, one-shot, referral, coupon, and commission events;
- reservation, commit, restore, and correction logs;
- feature activations, generation attempts, delivery logs, and error states;
- refund decisions and chargeback proceedings;
- accepted legal document versions and checkout acknowledgements.

19.2 Privacy and retention

Such records are handled according to the Privacy Policy, applicable law, and reasonable retention periods for accounting, fraud prevention, security, compliance, legal defense, dispute handling, and audit.

20. Alignment With Other Legal Documents and Order of Precedence

This Policy shall be read together with the ToS, AUP, Privacy Policy, Cookie Policy, Astrological Disclaimer, AI Notice, DPA where applicable, and any product-specific terms.

- the Privacy Policy prevails on personal data processing, legal bases, data subject rights, retention, and transfers;
- the Cookie Policy prevails on cookies, tracking technologies, consent, analytics, and similar technologies;
- the ToS prevails on general contractual matters, account access, termination, dispute procedures, licensing, and broad Service terms;
- the AUP prevails on prohibited conduct, anti-abuse, security violations, scraping, circumvention, and enforcement;
- the Astrological Disclaimer and AI Notice prevail on symbolic/interpretive nature, AI-related limitations, non-reliance, no professional advice, and no-guarantee statements;
- this Policy prevails on subscription billing mechanics, Sparks, PDF quota, refunds, one-shot delivery, gifts, chargebacks, payment disputes, and payment-related operational rules.

In all cases, mandatory, non-derogable rights under applicable law remain unaffected.

21. Changes to This Policy

21.1 Right to update

We may update this Policy for legal, technical, operational, anti-fraud, product, pricing, tax, payment-provider, or compliance reasons.

21.2 Notice and effectiveness

Updated versions may be posted on the website/app/legal center and become effective on the date indicated. For material changes affecting recurring billing relationships, we may provide additional notice where required by law.

21.3 Continued use

Your continued use of paid features after the effective date of an updated Policy constitutes acceptance of the updated Policy, subject to mandatory rights and any cancellation or consent rights provided by law.

22. No Waiver, Severability, and Interpretation

22.1 No waiver

Failure or delay in enforcing any provision of this Policy is not a waiver of our rights.

22.2 Severability

If any provision of this Policy is held invalid, illegal, or unenforceable, the remaining provisions remain in full force to the maximum extent permitted by law.

22.3 Headings

Headings are for convenience only and do not affect interpretation.

23. Controlling Language

This English version is the controlling and legally binding version of this Policy, unless the Company expressly designates another controlling version in writing. Any translations are provided for convenience only. In case of discrepancy, the controlling English version prevails, subject to mandatory local law.

24. Contact for Billing / Refund Requests

Email: info@globalmountain.group

Recommended subject lines:

Billing Issue - DashaMap

Refund Request - DashaMap

Chargeback Clarification - DashaMap

Subscription Cancellation / Renewal Question - DashaMap

When contacting support, please include your account email and, if available, transaction ID or invoice ID to speed up verification.

END OF DOCUMENT