

**REFUND, BILLING, SUBSCRIPTION, AND CREDITS POLICY**  
**(GDPR/CONSUMER-COMPLIANCE AWARE)**

**DASHAMAP**

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**REFUND, BILLING, SUBSCRIPTION, AND CREDITS POLICY**  
**(GDPR/CONSUMER-COMPLIANCE AWARE)**

**DASHAMAP**

Controlling Version (English)

Last Updated: February 22, 2026

Effective Date: February 22, 2026

This Refund, Billing, Subscription, and Credits Policy (this “Policy”) governs payments, subscriptions, renewals, upgrades/downgrades, credits, refunds, chargebacks, and related financial/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”), the Acceptable Use Policy (“AUP”), the Privacy Policy, the Cookie Policy, the Astrological Disclaimer / AI-Driven Terms and Limitation of Liability (“Disclaimer”), and the AI Transparency & Compliance Notice (“AI Notice”), where published and applicable.

By purchasing, subscribing to, activating paid features of, 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.

The Service is a digital SaaS product that may include symbolic calculations and AI-assisted interpretive/narrative outputs. This Policy is intended to protect both operational clarity and legal fairness while preserving mandatory non-waivable rights under applicable law.

1. Provider Identity

GLOBAL MOUNTAIN GROUP LLC

30 N Gould St #47047

Sheridan, Wyoming 82801-6317

U.S.A.

Company ID: 2023-001208525

EIN: 61-2074460

Email: [info@globalmountain.group](mailto:info@globalmountain.group)

Website: [www.globalmountain.group](http://www.globalmountain.group)

2. Scope of This Policy

2.1 What this Policy covers

This Policy applies to, as available and applicable in the Service:

- a) subscriptions (monthly, annual, or other billing intervals);
- b) one-time purchases, add-ons, bundles, and top-ups;
- c) credits and consumption units (including, where applicable, AI credits, export/PDF credits, token-like usage units, feature activations, “Reserves of Wisdom,” or equivalent units);
- d) upgrades, downgrades, pauses (if available), reactivations, and cancellations;

- e) billing errors, duplicate charges, disputes, and refunds;
- f) business/white-label financial usage rules unless superseded by a written enterprise agreement.

## 2.2 What this Policy does not replace

This Policy does not replace:

- a) the ToS for general contractual terms, access, account rules, and dispute procedures;
- b) the AUP for anti-abuse and prohibited conduct;
- c) the Privacy Policy for personal data processing;
- d) the Disclaimer and AI Notice for the nature of outputs, non-reliance, AI limitations, and no guaranteed outcomes.

## 3. Key Definitions

For purposes of this Policy:

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

3.2 “Billing Cycle” means the recurring period for which subscription fees are charged (e.g., monthly, yearly), as disclosed at checkout.

3.3 “Renewal” means the automatic continuation of a Subscription at the end of the current term unless canceled in accordance with this Policy.

3.4 “Promotional Offer” means any limited-time discount, bundled benefit, bonus credit allocation, or other promotional condition offered by the Company under specific terms disclosed at checkout, in the offer page, or in the applicable campaign terms. Promotional Offers do not create vested rights, may be subject to eligibility conditions, and may be modified, suspended, or withdrawn to the maximum extent permitted by applicable law and subject to any mandatory rights.

3.5 “Plan” means a package of features, limits, quotas, credits, or entitlements offered at a stated price.

3.6 “Included Credits” means credits, allowances, or usage units included as part of a Plan during an active Subscription term.

3.7 “Purchased Credits” means credits or usage units purchased separately for value (e.g., top-ups, bundles, add-ons) through authorized payment flows.

3.8 “Promotional Credits” means free, bonus, gifted, referral, or courtesy credits that are not purchased for direct monetary consideration by the user.

3.9 “Credits” means any Included Credits, Purchased Credits, Promotional Credits, or other usage units tracked by the Service.

3.10 “Activation” or “Consumption Event” means a billable or credit-consuming event such as a generation, export, request, or paid feature use, as defined by the active product logic.

3.11 “Inactive Subscription” means a subscription state in which the subscription is canceled, expired, non-renewed, suspended for non-payment, or otherwise not in paid active status (except where a law requires continued access).

3.12 “Grace Freeze Window” means the limited reactivation period (if applicable) during which certain Purchased Credits may be frozen rather than immediately forfeited after a Subscription becomes inactive.

3.13 “Chargeback” means a payment reversal initiated through a bank, card network, or payment provider rather than through the Service’s refund/support process.

3.14 “Material Breach” means a significant violation of the ToS, AUP, this Policy, or applicable law, including fraud, abuse, circumvention, or misuse.

#### 4. General Billing Principles

##### 4.1 Prices and disclosures

Prices, billing intervals, included features, and core limits are displayed at checkout, pricing pages, plan pages, or in-app purchase flows. Final pricing may depend on:

- a) plan selection;
- b) billing interval;
- c) add-ons and top-ups;
- d) region/currency;
- e) taxes, VAT/GST/sales tax (where applicable);
- f) active promotions.

##### 4.2 Currency and payment processors

Payments may be processed by third-party payment providers (e.g., Stripe or equivalents). The currency charged, merchant descriptor, taxes, and local payment methods may vary by region and provider configuration.

##### 4.3 Taxes

Unless otherwise expressly stated, prices may be exclusive of applicable taxes. Where required by law, taxes may be calculated and added at checkout based on billing location and legal obligations. You are responsible for providing accurate billing information.

##### 4.4 Billing information accuracy

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

#### 5. Subscriptions and Automatic Renewal

##### 5.1 Recurring subscription authorization

By purchasing a Subscription, you authorize recurring charges using the selected payment method at the disclosed interval (e.g., monthly or annual) 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 Notices and Price Change Notices (Where Required or as Courtesy)

Where required by applicable law (including automatic renewal and consumer transparency rules), and/or where operationally provided as a courtesy, the Company may send reminder notices before:

- a) an annual or other long-term Subscription renews;
- b) a material price increase takes effect at renewal.

Failure to receive a courtesy reminder due to an invalid email address, 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. This does not affect any mandatory rights under applicable law.

## 5.4 User responsibility for cancellation timing

It is your responsibility to cancel before the applicable renewal deadline if you do not want renewal charges. Cancellation after renewal typically takes effect at the end of the then-current paid term unless otherwise stated or required by law.

## 5.5 Price changes at renewal

We may change subscription pricing, plan structures, or included limits. For recurring subscriptions, such changes will apply no earlier than the next renewal term, subject to any notice obligations under applicable law.

# 6. Plan Changes (Upgrades, Downgrades, Reactivation, and Suspension)

## 6.1 Upgrades

If you upgrade a plan, the upgrade may take effect immediately or at the next billing cycle, depending on the checkout flow and product configuration. We may apply:

- a) prorated charges;
- b) immediate new billing cycle reset;
- c) blended credit allocation logic; or
- d) effective-on-renewal plan change.

The method used will be disclosed in the product flow where feasible.

## 6.2 Downgrades

Downgrades typically take effect at the next renewal date to avoid immediate feature loss, unless the Service explicitly supports immediate downgrades. Downgrading may reduce limits, credits, and access to certain features.

## 6.3 Reactivation

If a subscription is canceled or lapses, reactivation may restore access subject to current

pricing, current plan terms, and current feature availability. Legacy pricing/features are not guaranteed unless expressly promised in writing.

#### 6.4 Suspension for non-payment or risk controls

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

### 7. Credits Framework (Included Credits, Purchased Credits, Promotional Credits)

#### 7.1 Nature of Credits (important)

Credits are contractual usage allowances or consumption units within the Service. Except where mandatory law requires otherwise, Credits:

- a) are not bank deposits;
- b) are not electronic money;
- c) are not redeemable for cash;
- d) do not create a property right separate from the Service;
- e) do not accrue interest;
- f) are not transferable except through official features expressly authorized by the Company (if any).

#### 7.2 Credit categories

Credits may include:

- a) Included Credits (subscription-based entitlements);
- b) Purchased Credits (paid top-ups/bundles);
- c) Promotional Credits (bonus, referral, of courtesy credits);
- d) feature-specific credits (e.g., AI generation, exports, PDFs, activations, tokens, seals, or equivalent units).

#### 7.3 Consumption logic and order

The Service may define the order in which credits are consumed (e.g., Promotional Credits first, earliest-expiring first, feature-specific first, or system-optimized order). The active consumption order may be determined by product logic and may be updated for operational, fraud-prevention, accounting, or UX reasons.

#### 7.4 Included Credits and active subscription requirement

Unless expressly stated otherwise, Included Credits are linked to an active subscription term and are intended to be used during the corresponding billing period/active term. Included Credits may:

- a) reset at renewal;
- b) expire at the end of the billing period;
- c) not roll over; or
- d) roll over only if explicitly stated in the plan terms.

If your subscription becomes inactive, Included Credits may expire or be removed, subject to applicable law and any specific plan language.

#### 7.5 Purchased Credits and inactive subscription (freeze + reactivation window)

Unless a specific checkout flow states different terms, Purchased Credits are generally intended for use with an active subscription. If your subscription becomes inactive, Purchased Credits may be placed in a temporary frozen state (not consumable) for a limited Grace Freeze Window of thirty (30) days from the date your subscription becomes inactive.

During this Grace Freeze Window:

- a) Purchased Credits are not refundable solely because they are frozen;
- b) Purchased Credits remain non-transferable and non-cashable;
- c) you may regain access to frozen Purchased Credits by reactivating an eligible subscription, subject to current pricing and plan terms;
- d) frozen Purchased Credits may still be restricted where the account is under fraud review, suspension, security hold, sanctions/compliance restriction, chargeback dispute, or AUP/ToS enforcement action.

After the Grace Freeze Window expires, unused Purchased Credits may be forfeited/removed, except where a longer retention or different treatment is required by mandatory law.

#### 7.6 Promotional Credits

Promotional Credits may expire, be revoked, or be canceled at any time in accordance with the promotional terms, anti-abuse rules, or AUP enforcement. Promotional Credits have no cash value unless expressly required by law.

#### 7.7 Credit adjustments and corrections

We may correct credits, balances, or consumption records where there are system errors, duplicate grants, fraud, abuse, circumvention, or billing reversals. We may also reverse credits issued in connection with refunded or charged-back transactions.

#### 7.8 Prohibited conduct regarding Credits

You may not:

- a) sell, trade, or transfer credits outside authorized Service features;
- b) manipulate consumption counters;
- c) use bots/automation to farm credits or exhaust features;
- d) exploit bugs/race conditions to obtain free credits or paid outputs without valid consumption;
- e) use chargebacks strategically to retain value after receiving paid functionality.

### 8. Delivery of Digital Service and Nature of Performance (AI/Calculation Outputs)

#### 8.1 What counts as delivery/performance

For paid features involving digital outputs, the Company's performance generally consists of making the relevant functionality available and, where applicable:

- a) processing the user's request;

- b) executing calculations and/or workflow logic;
- c) generating and/or delivering outputs (including AI-assisted narrative content, reports, exports, PDFs, or other materials) according to the Service's nature and current configuration.

#### 8.2 Interpretive/AI-assisted nature and no guaranteed subjective satisfaction

DashaMap may produce symbolic, interpretive, narrative, or AI-assisted outputs. The user's disagreement with, disappointment in, subjective dissatisfaction with, or personal non-resonance with an output does not by itself establish non-delivery, defect, or refund entitlement.

#### 8.3 Technical failure vs subjective dissatisfaction

A confirmed technical failure may qualify for remediation (and, where appropriate, refund/credit) if, for example:

- a) the paid feature failed to run due to a system error;
- b) payment was captured but no corresponding access or consumable entitlement was delivered;
- c) export/generation failed in a reproducible manner due to a Service-side fault;
- d) the output was corrupted or inaccessible due to a Service-side issue.

By contrast, absent a technical failure, dissatisfaction with style, tone, wording, interpretive approach, symbolic meaning, or AI narrative quality generally does not constitute a refund basis, subject to applicable law.

#### 8.4 AI black-box and variable outputs

As described in the AI Notice and Disclaimer, AI-assisted content may vary, may be probabilistic, and may not be deterministic or objectively verifiable. This variability is part of the nature of the Service and does not alone indicate breach or non-performance.

### 9. Refund Policy (General Rule and Exceptions)

#### 9.1 General refund framework

Except where mandatory law provides otherwise, fees for digital services, subscriptions, activations, generated outputs, exports, and credits are generally non-refundable once the relevant digital service has been delivered, activated, or consumed.

#### 9.2 Refunds may be available in limited cases

We may issue refunds, credits, re-performances, or account adjustments, at our discretion or where required by law, including in cases such as:

- a) duplicate charges;
- b) demonstrable billing errors;
- c) confirmed unauthorized transaction (subject to verification and fraud review);
- d) confirmed Service-side technical failure preventing delivery of a paid feature;
- e) charge for a canceled subscription where cancellation was validly submitted before the applicable deadline and we verify processing error;
- f) legal entitlement under applicable consumer law.

### 9.3 Preferred remedy hierarchy

Where reasonable and lawful, and depending on the issue, the Company may choose one or more of the following remedies:

- a) re-perform or regenerate the failed output;
- b) restore access/entitlement;
- c) reissue credits;
- d) partial refund;
- e) full refund.

### 9.4 No refunds for change of mind after delivery (subject to law)

Unless required by law, we do not provide refunds solely because:

- a) you changed your mind;
- b) you no longer wish to use the Service;
- c) you forgot to cancel before renewal;
- d) you did not use the subscription after renewal;
- e) you are dissatisfied with the symbolic/interpretive nature of outputs absent technical failure;
- f) you expected guaranteed outcomes or professional advice, contrary to the ToS/Disclaimer/AI Notice.

### 9.5 Refund requests and timing

You should contact support promptly after identifying a billing issue or suspected Service-side failure. Delay may reduce our ability to verify logs and issue corrections. We may request:

- a) account email;
- b) transaction ID / invoice ID;
- c) date/time of charge;
- d) screenshots or error messages;
- e) explanation of the issue;
- f) evidence of cancellation timing (if relevant).

### 9.6 Fraud, abuse, and AUP breach exclusion

We may deny refunds, credits, or reactivation if the request is connected to:

- a) fraud or suspected fraud;
- b) scraping/automation abuse;
- c) circumvention of limits;
- d) account sharing in violation of plan rules;
- e) strategic chargeback behavior;
- f) other material breach of the ToS/AUP/this Policy, to the maximum extent permitted by law.

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

### 10.1 Local mandatory rights preserved

Nothing in this Policy limits mandatory non-waivable consumer rights under applicable law,

including rights relating to digital content/services, conformity, and withdrawal/cancellation where applicable.

**10.2 Digital content/service immediate performance and withdrawal waiver/acknowledgment**  
Where local law grants a statutory withdrawal period (such as a 14-day withdrawal right) for distance contracts, and where the Service includes digital content/digital services supplied before the end of that period, we may request your express consent at checkout to begin performance immediately and your acknowledgment that, once performance begins (or after full performance, depending on local law), your withdrawal right may be reduced, proportionately payable, or lost, as permitted by applicable law.

**10.3 Express consent at checkout (operational requirement)**

Where required by law, the Company intends to implement an explicit checkout mechanism (e.g., checkbox or equivalent clear affirmative action) for the user to:

- a) request immediate performance; and/or
- b) acknowledge the consequences for statutory withdrawal rights.

If such consent is not validly captured where legally required, mandatory consumer rights remain unaffected.

**10.4 Evidence of acceptance and checkout records**

To document compliance and reduce disputes, the Company may maintain evidentiary records of checkout and acceptance events, including timestamp, account identifier, transaction identifier, IP/device/session metadata, accepted terms version(s), and event logs (subject to the Privacy Policy and data protection law).

## 11. Cancellation Rules

**11.1 How to cancel**

Subscriptions may typically be canceled through the account settings, billing portal, or support channel, depending on the active integration and configuration. Cancellation instructions may vary by platform/provider.

**11.2 Effect of cancellation**

Unless otherwise stated:

- a) cancellation stops future renewals;
- b) cancellation does not retroactively cancel the current paid term;
- c) access may continue until the end of the paid term, subject to suspension for fraud/non-payment/AUP breach;
- d) Included Credits may expire at the end of the active term;
- e) Purchased Credits may enter the Grace Freeze Window per Section 8.5.

**11.3 Deleting account vs canceling subscription**

Deleting an account is not necessarily the same as canceling a subscription, and canceling a subscription is not necessarily the same as deleting an account. You remain responsible for

properly canceling recurring billing through the designated mechanism unless we confirm otherwise in writing.

## 12. Failed Payments, Dunning, and Reattempts

### 12.1 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:

- a) limit features;
- b) suspend access to paid functionality;
- c) pause certain credits/entitlements;
- d) notify you to update payment details.

### 12.2 Grace period (if provided)

We may provide a short payment grace period before full suspension/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, and provider capabilities.

### 12.3 Responsibility to update payment method

You are responsible for maintaining a valid payment method and monitoring payment failures. We are not responsible for losses arising from failed renewals due to expired cards, insufficient funds, bank declines, or provider-side declines outside our control.

## 13. Chargebacks, Payment Disputes, and Fraud Controls

### 13.1 Contact us first

If you believe a charge is incorrect, please contact us before initiating a chargeback. Many issues can be resolved faster through support, including duplicate charges, billing confusion, or technical verification.

### 13.2 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:

- a) suspend or limit the account while the dispute is pending;
- b) freeze credits and entitlements;
- c) revoke access to paid outputs or shared links;
- d) require payment verification before reactivation;
- e) treat repeated abusive chargebacks as a material breach under the ToS/AUP.

### 13.3 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.

### 13.4 Evidence used to contest invalid chargebacks

Where lawful and appropriate, we may contest invalid or abusive chargebacks using records

such as:

- a) checkout acceptance logs;
- b) subscription/renewal disclosures;
- c) usage logs / feature activations / delivery logs;
- d) cancellation timestamps;
- e) communications and support records.

## 14. Refund Processing Logistics

### 14.1 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 and agreed or legally permissible.

### 14.2 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.

### 14.3 Partial refunds and account adjustments

We may issue partial refunds or account adjustments where only part of a transaction is affected, or where a proportionate remedy is required by law.

## 15. Business / White-Label / Enterprise Customers

### 15.1 Custom contracts prevail

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

### 15.2 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, and DPA (where applicable).

### 15.3 Downstream customer obligations

Business/white-label customers remain responsible for their downstream billing/refund promises to their own clients unless the Company has expressly agreed to handle end-customer billing/refund operations.

## 16. Promotions, Gifts, Referrals, and Coupons

### 16.1 Promotional terms control

Coupons, referral credits, gifts, discounts, and promotional campaigns may be subject to separate offer terms (eligibility, expiration, stacking rules, exclusions). In case of conflict, the specific promotion terms govern the promotion itself.

## 16.2 Abuse and reversal

We may cancel promotional benefits and related credits if fraud, self-referral abuse, duplicate accounts, manipulated traffic, or other abuse is detected.

## 16.3 Gifted credits or gifted subscriptions

Gifted credits/subscriptions (if offered) may be non-refundable except where required by law or in case of technical failure attributable to the Service.

## 17. Records, Auditability, and Operational Evidence

### 17.1 Operational records

For billing integrity, anti-fraud, dispute defense, and compliance, we may retain records relating to:

- a) transaction events;
- b) renewals;
- c) cancellations;
- d) credit grants and consumption;
- e) feature activations;
- f) refund decisions;
- g) chargeback proceedings;
- h) acceptance/version logs of relevant legal documents.

### 17.2 Privacy and retention

Such records are handled in accordance with the Privacy Policy, applicable law, and reasonable retention periods for accounting, fraud prevention, legal defense, and audit.

## 18. Alignment With Other Legal Documents and Order of Precedence

This Policy shall be read together with the ToS, AUP, Privacy Policy, Cookie Policy, Disclaimer, and AI Notice.

In the event of conflict or interpretive discrepancy, unless expressly stated otherwise:

- a) the Privacy Policy prevails on personal data processing, lawful bases, data subject rights, and privacy matters;
- b) the Cookie Policy prevails on cookies/tracking technologies and consent management;
- c) the ToS prevails on general contractual matters, account access, termination, dispute procedures, and broad service terms;
- d) the AUP prevails on usage restrictions, anti-abuse, security violations, and enforcement conduct;
- e) the Disclaimer and AI Notice prevail on the symbolic/interpretive nature of outputs, AI-related limitations, non-reliance, and no-guarantee statements;
- f) this Policy prevails on subscription billing mechanics, credits, refunds, chargebacks, and payment-related operational rules.

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

## 19. Changes to This Policy

### 19.1 Right to update

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

### 19.2 Notice and effectiveness

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

### 19.3 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 rights provided by law.

## 20. No Waiver, Severability, and Interpretation

### 20.1 No waiver

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

### 20.2 Severability

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

### 20.3 Headings

Headings are for convenience only and do not affect interpretation.

## 21. 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.

## 22. Contact for Billing / Refund Requests

Email: [info@globalmountain.group](mailto: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/invoice ID to speed up verification.

END OF DOCUMENT

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