

REFUND POLICY

Last updated: April 2026

This Refund Policy constitutes a legally binding agreement between you (the "User") and the eCarta platform ("Platform").

1. FREE TRIAL

We offer all new Users a 14-day free trial period, allowing full access to the Platform's functionality. During this period, Users may evaluate the service before making a purchase.

2. ONE-TIME ACCESS PURCHASES

After the trial period, access to the Platform is provided through one-time purchases of access periods (e.g., 1 month, 3 months, or 12 months).

These purchases are not subscriptions and **do not renew automatically**. You will not be charged again unless you manually purchase a new access period.

3. NO REFUNDS AFTER ACTIVATION

All purchases are final and **non-refundable** once access has been granted. Access is considered granted immediately upon successful payment.

We do not provide refunds for:

- dissatisfaction with the Platform;
- unused or partially used access periods;
- failure to use the service during the purchased period.

4. ACCESS PERIOD

Your access remains active for the duration of the selected period (e.g., 30, 90, or 365 days) from the moment of purchase. Access will expire automatically at the end of this period.

5. EU CONSUMER RIGHT OF WITHDRAWAL

If you are a consumer located in the European Economic Area (EEA), you have the right to withdraw from a distance contract within 14 calendar days of the date of purchase, without giving any reason, in accordance with Directive 2011/83/EU on Consumer Rights.

Exception — Digital Content Delivered Immediately:

By completing a purchase and requesting immediate access to the Platform, you expressly:

- consent to the immediate performance of the service; and
- acknowledge that you lose your right of withdrawal,

in accordance with Article 16(m) of Directive 2011/83/EU.

This exception applies only where:

- you have given your express prior consent; and
- you have acknowledged the loss of your right of withdrawal during the checkout process.

Where these conditions are met, no refund will be issued on the grounds of withdrawal.

6. WHEN A REFUND IS AVAILABLE

Notwithstanding the above, refunds may be issued in the following limited circumstances:

- **Technical failure:** the Platform is completely inaccessible due to a technical issue on our side, and we are unable to resolve the issue within 5 business days after you have reported it;
- **Duplicate charge:** you were charged more than once for the same purchase due to a payment processing error;
- **Content not as described:** the service materially differs from its core functionality as described on the Platform at the time of purchase.

Refund requests must be submitted within **30 days** of the date of purchase.

We reserve the right to refuse refund requests in cases of suspected abuse, fraud, or misuse of the Platform.

7. HOW TO REQUEST A REFUND

To request a refund, please contact us at ecarta.co@gmail.com or ekartka.ua@gmail.com and include:

- your full name and email address associated with your account;
- the date of purchase and details of the purchase;
- the reason for your request;
- any supporting evidence (e.g., screenshots).

We will acknowledge your request within **2 business days** and aim to resolve it within **10 business days**.

8. REFUND METHOD

Approved refunds will be returned to the original payment method used at the time of purchase. Processing times may vary depending on your bank or payment provider but typically take **5–10 business days**.

9. CHARGEBACKS

If you initiate a chargeback with your bank or payment provider without first contacting us, we reserve the right to **suspend or permanently terminate access** to your account pending resolution of the dispute.

We strongly encourage you to contact us first — most issues can be resolved quickly without the need for a formal dispute.

10. STATUTORY RIGHTS

Nothing in this Refund Policy limits or excludes any rights you may have under applicable consumer protection laws.

If you are located in the European Economic Area (EEA), this includes your rights under Directive 2011/83/EU and any applicable national laws implementing it.

If you are unsure about your rights, you may contact your local consumer protection authority.

11. CHANGES TO THIS POLICY

We may update this Refund Policy from time to time. The updated version will be published on the Platform with a revised “Last updated” date.

Continued use of the Platform after such changes constitutes your acceptance of the updated Policy.

12. CONTACT

For any billing or refund-related questions, please contact us at: ecarta.co@gmail.com or ekartka.ua@gmail.com