iXo — Refund and Cancellation Policy

ATOM Club Services, LLC

Effective Date: November 9, 2026 · Version 1.0

THIS POLICY EXPLAINS HOW YOU CAN CANCEL A PAID PLAN AND WHEN YOU CAN GET A REFUND. THE PLUS PLAN RENEWS AUTOMATICALLY EVERY MONTH UNTIL YOU CANCEL. YOU CAN CANCEL AT ANY TIME ONLINE IN YOUR ACCOUNT SETTINGS, AND YOU KEEP ACCESS UNTIL THE END OF THE BILLING PERIOD YOU HAVE PAID FOR. TO REQUEST A REFUND, EMAIL SUPPORT@IXO.CHAT.

1. Scope

1.1 **Who this Policy applies to.** This Refund and Cancellation Policy (the "Policy") applies to payments for IXo (the "Service"), which is operated and sold by ATOM Club Services, LLC, a Delaware limited liability company (the "Company," "we," "us," or "our"). All paid Plans are sold by the Company, and the Company's name appears at checkout, on receipts, and on your payment statement.

1.2 **Relationship to the Terms.** This Policy is part of the Additional Terms described in Section 1.5 of our Terms of Use (the "Terms") and supplements Section 12 of the Terms. Capitalized terms not defined in this Policy have the meanings given in the Terms. If a Package Agreement applies to you, it controls over this Policy to the extent of any conflict.

1.3 **App Store purchases.** If you purchased a Plan through an App Store, that App Store's payment, cancellation, and refund terms apply, and refund requests must be made to that App Store (Section 12.11 of the Terms).

1.4 **Mandatory law.** Nothing in this Policy limits any refund or withdrawal rights you have under mandatory consumer protection law, including the right of withdrawal described in Section 12.8 of the Terms.

2. Plans and Billing

2.1 **Free Plan.** The Free Plan costs US $0 and gives you free access to the Service up to a Quota of 200 Requests, granted once and with no time limit (Sections 11.1, 11.2, and 11.4 of the Terms). No payment is taken for the Free Plan, so no refunds apply to it. The Free Plan does not convert into a paid Plan automatically.

2.2 **Plus Plan.** The Plus Plan costs US $100 per month, plus any applicable taxes. It is offered as a monthly subscription only, billed monthly in advance from the date of your first payment (Section 12.2 and Appendix A of the Terms). Before you purchase, we show you the price, the Billing Period, the Quota included, and how to cancel, and we ask for your express consent.

2.3 **Automatic renewal.** THE PLUS PLAN RENEWS AUTOMATICALLY AT THE END OF EACH BILLING PERIOD FOR ANOTHER MONTHLY BILLING PERIOD AT THE THEN-CURRENT PRICE, UNTIL YOU CANCEL (SECTION 12.3 OF THE TERMS). We send a receipt by email for each charge and, where required by applicable law, a reminder before a renewal or a price change (Section 12.5 of the Terms).

2.4 **Family Plan and Enterprise Plan.** The Family Plan and the Enterprise Plan are offered on a pre-sale basis, and their prices are not published. The price, the total amount payable (including delivery and any other mandatory charges, but excluding taxes, which are charged in addition), the term, and the other terms are set out in an individual proposal and the Package Agreement

(Section 12.13 of the Terms). Each 12-month term is paid annually in advance by invoice, and the first payment is made before delivery of the Haven Device. The 12-month term of the Family Plan begins when invitations for other Authorized Users become available to the Family Owner; personal access before that date is not counted towards the term (Section 12.14 of the Terms). The Family Plan includes one Haven Device and the Enterprise Plan includes several Haven Devices, and both include a Personal Manager. They are available on request only, are provided under a Package Agreement, and are not purchased through an automatically renewing online subscription. See Section 7.

3. How to Cancel

3.1 **Online, at any time.** You can cancel the Plus Plan at any time online, in your account settings. You do not need to contact us to cancel.

3.2 **By email.** If you cannot access your account, you may ask us to cancel by emailing support@ixo.chat from the email address associated with your Account. We may ask you to confirm that you are the Account holder.

3.3 **When cancellation takes effect.** Cancellation takes effect at the end of the current Billing Period. You keep access to the Plus Plan until then, and you will not be charged again. We will confirm your cancellation by email (Section 12.4 of the Terms).

3.4 **After cancellation.** When your paid Plan ends, your Account moves to the Free Plan, and Your Content is retained in accordance with Section 5.8 of the Terms (Section 12.12 of the Terms). Deleting your Account also ends your subscription.

3.5 **App Store subscriptions.** If you purchased the Plus Plan through an App Store, you must cancel it through that App Store.

4. Refunds

4.1 **General rule.** Except as stated in this Policy or required by applicable law, payments are non-refundable, including for unused Quota, partial Billing Periods, and periods after you delete your Account (Sections 11.4 and 12.7 of the Terms). We do not refund any Billing Period, or part of a Billing Period, that you have already used, except as stated in this Section 4.

4.2 **First Plus Plan payment.** If you are not satisfied with the Plus Plan, you may request a full refund of your first Plus Plan payment made on our website by emailing support@ixo.chat within 7 days after that payment. This applies once per person and only to the first payment, not to renewals. If we issue this refund, your Plus Plan ends and your Account moves to the Free Plan.

4.3 **Charges made in error.** We will refund in full any charge that we confirm was made in error, including a duplicate charge, a charge made after your cancellation took effect, or a charge you did not authorize. See Section 5.

4.4 **Service unavailability caused by us.** If the Plus Plan was unavailable to you for an extended period during a Billing Period because of a failure of our systems, and not because of scheduled maintenance, your device or internet connection, third-party services outside our control, or events described in Section 24.5 of the Terms, you may request a refund for the affected portion of that Billing Period. We will review each request reasonably and in good faith.

4.5 **Discontinuation of the Service.** If we discontinue the Service for reasons other than a legal requirement, a security risk, or your breach of the Terms, we will use commercially reasonable

efforts to refund any prepaid fees for the portion of a paid Billing Period after the Service ends (Section 10.5 of the Terms).

4.6 **EEA, UK, and Switzerland.** If you are a consumer residing in the European Economic Area, the United Kingdom, or Switzerland, you may withdraw from a purchase of the Plus Plan made on our website within 14 days after the purchase, as described in Section 12.8 of the Terms.

4.7 **Promo Codes.** Access granted through a Promo Code has no cash value and is not refundable (Section 13 of the Terms). A discount granted through a Promo Code reduces the amount you pay, and any refund under this Policy is limited to the amount you actually paid.

4.8 **Suspension or termination.** If we suspend or terminate your access under the Terms, your rights with respect to payments are governed by Section 12 of the Terms and this Policy.

5. Charge Errors and Disputes

5.1 **Tell us within 30 days.** If you believe a charge is incorrect, please contact us at support@ixo.chat within 30 days after the charge appears on your statement, and include the date and amount of the charge. We will investigate and, if we confirm an error, correct it as described in Section 4.3.

5.2 **Contact us first.** We ask that you contact us before disputing a charge with your bank or card issuer, because we can usually resolve billing problems quickly.

5.3 **Your chargeback rights.** Nothing in this Policy limits your right to dispute a charge with your bank or card issuer. While a dispute is pending, we may suspend access to your paid Plan, and refunds and chargebacks are reflected in your Plan and Quota (Section 12.9 of the Terms).

5.4 **Failed payments.** If a payment fails, we may retry the charge and may suspend access to your paid Plan until payment is made. If payment is not made, your Account will move to the Free Plan. A failed payment does not delete your Account or Your Content (Section 12.9 of the Terms).

6. How Refunds Are Processed

6.1 **How to request a refund.** Email support@ixo.chat from the email address associated with your Account. Include the date and amount of the charge and the reason for your request. Do not send full card numbers or other payment credentials by email.

6.2 **Response times.** We will aim to acknowledge your request within 2 business days and tell you our decision within 10 business days after we receive it. If we need more information from you, we will tell you what we need.

6.3 **Payment of refunds.** Approved refunds are issued to the original payment method, in US dollars, within 5 to 10 business days after approval. The time it takes for the refund to appear on your statement depends on your bank or card issuer. We are not responsible for currency conversion or fees charged by your bank or card issuer. Refunds for withdrawals under Section 12.8 of the Terms are made within the time stated there.

7. Family Plan and Enterprise Plan

7.1 **Applicable terms.** The Family Plan and the Enterprise Plan are available on request only and are provided under a Package Agreement (Sections 1.5 and 12.13 of the Terms). The price, term, start date of access, number of Authorized Users, Quota, Haven Devices and their delivery,

Personal Manager services, payment, renewal, cancellation, and refund terms of these Plans are as stated in the applicable Package Agreement, proposal, order form, or invoice.

7.2 **Payment.** The Family Plan and the Enterprise Plan are paid in advance for each 12-month term by invoice through bank transfer to ATOM Club Services, LLC. The first payment is made before delivery of the Haven Device. Submitting a request for a Plan does not by itself activate it or create an obligation to pay.

7.3 **Where the Package Agreement is silent.** If the applicable Package Agreement, proposal, order form, or invoice does not address a cancellation or refund matter, this Policy applies to the extent it is consistent with that agreement, including Sections 4.3, 4.5, 5, 6, and 8.

7.4 **Moving from Plus to Family or Enterprise.** If you move from the Plus Plan to the Family Plan or the Enterprise Plan, your Plus Plan is cancelled without further charges in accordance with your Package Agreement (Section 12.12 of the Terms).

7.5 **Haven Devices.** You purchase the Haven Device, and we provide its warranty on the terms set out in your Package Agreement. If we cannot deliver a Haven Device by the expected delivery date, we will notify you and you may choose either to cancel the Plan and receive a full refund of all amounts paid for it within 7 business days, or to accept the delay and receive a 3-month extension of your Plan term at no additional charge (Section 12.15 of the Terms). Returns, exchanges, replacement, and any other refund relating to Haven Devices are governed by the applicable Package Agreement. Sections 4.1, 4.2, and 4.4 of this Policy do not apply to Haven Devices.

8. Taxes

8.1 **Taxes.** Prices do not include taxes unless stated otherwise. You are responsible for any applicable sales, use, value-added, or similar taxes, which we will show at checkout where we are required to collect them (Section 12.10 of the Terms).

9. Changes to Plans and Prices

9.1 **Price changes.** We will notify you at least 30 days before a change to the price of the Plus Plan applies to you. The new price applies from the first Billing Period that starts after the notice period ends. If you do not agree, you may cancel before the new price takes effect (Section 12.6 of the Terms).

9.2 **Changes to Quota or features.** We will notify you of material changes to Quota at least 30 days in advance (Section 11.8 of the Terms), and of changes that materially reduce the core functionality of your paid Plan as described in Section 10.2 of the Terms. You may cancel your Plan before such a change takes effect.

9.3 **Changes to this Policy.** We may update this Policy. We will post the updated Policy on our website and update the Effective Date. Changes do not apply retroactively to payments made before the updated Policy takes effect.

10. Governing Law and Dispute Resolution

10.1 **Governing law.** This Policy is governed by the laws of the State of Delaware, as described in Section 20 of the Terms. This choice of law does not deprive you of the protection of any mandatory consumer protection law of the place where you reside that cannot be waived by contract.

10.2 **Dispute resolution.** Any dispute relating to this Policy is subject to Section 19 of the Terms, including the informal resolution process (written notice to legal@ixo.chat and a 60-day period to resolve the dispute), binding individual arbitration administered by the American Arbitration Association, the class action waiver, and your right to opt out of arbitration as described there.

11. Contact Us

11.1 **Refunds and cancellation.** Questions and requests about refunds, cancellation, and billing may be sent to support@ixo.chat.

11.2 **Legal notices.** Legal notices to the Company must be sent to legal@ixo.chat.

11.3 **Company details.** ATOM Club Services, LLC. The Company's registered office is located at 16192 Coastal Highway, Lewes, Delaware 19958, County of Sussex.