Refund & Billing Policy

Effective 22 Nov 2026 Version 2.0 For everyone

The short version

- Credits are spent the moment a model runs. Used credits cannot be refunded, except where the law requires.
- The Coding Plan and NeutrinoPass are not refundable once activated. A payment dispute suspends the account.
- Unused pay-as-you-go credits can be refunded if you ask within 14 days of buying them.
- Cancel a plan at any time and keep access until the end of the period you paid for.
- If a charge looks wrong, email support@electronhub.ai before your bank. We refund verified errors.

This summary helps you find your way. The full text below is what applies.

This Refund & Billing Policy is part of the Terms of Service and uses the same defined terms. It applies to every purchase, and you accept it when you buy. If anything here conflicts with mandatory consumer law where you live, the law wins (Section 4).

1. Paying for Electron Hub

1.1 **Authorisation.** You authorise us, and the payment provider processing your order, to charge your payment method for every purchase and renewal. You must only use a payment method you are entitled to use. We may refuse, hold for review, or cancel an order where we suspect fraud, abuse or a breach of the Terms, and may ask you to verify your identity or payment method before we fulfil it.

1.2 **Payment providers and merchants of record.** Orders are processed by third-party payment providers, currently including Creem, lava.top, Ko-fi and NOWPayments

(cryptocurrency). **Where a provider acts as merchant of record (for example Creem), that provider is the seller of record for your order, appears on your bank statement, handles sales tax or VAT, and its own buyer terms also apply. It may handle refund requests and disputes for that order under its own policies.** Each provider's limits, minimums and fees shown at checkout apply.

1.3 **Prices and taxes.** Prices are in US dollars unless checkout shows another currency. Taxes may be added at checkout where they apply.

1.4 **What credits are.** Credits are a prepaid, limited licence to use the Service, measured in US-dollar units and deducted at each Model's rate when you send a request. **Credits are not money, legal tender, a deposit, stored value or a gift card. They have no cash value, cannot be transferred, sold or exchanged between accounts, and cannot be redeemed for money except as this Policy or the law provides.** The types of Credits, and how they are spent, are described in Terms Section 11.

2. Refunds

Credits are consumed the moment a Model runs, and we pay Model Providers for each request in real time. For that reason refunds work as follows.

Purchase	What you can get back
Permanent (pay-as-you-go) Credits	The **unused** part of a purchase, if you ask within **14 days** of that purchase. Credits already used, purchase bonuses, and the non-refundable payment fees shown at checkout (except under Section 4.1) are deducted (Section 2.1). After 14 days, permanent Credits are not refundable, except as Section 4 or the law requires.
Plan subscriptions	Cancel at any time to stop renewal. **Billing periods that have already started are not refunded**, except proration on downgrades where your payment provider supports it, and except as Section 4 or the law requires.
Coding Plan (DevPass) and NeutrinoPass	Not refundable once activated, except as Section 4 or the law requires. Slowing within published fair-use budgets is not a failure of the service.

Purchase	What you can get back
Weekly, flex and promotional Credits, Neutrinos, Rewards	Not refundable; they have no cash value, except where the law requires.
Cryptocurrency payments	Not eligible for the 14-day refund; payments cannot be reversed (Section 5).

Nothing in this table limits your rights under Section 4.

The Coding Plan and NeutrinoPass are **activated** when payment is confirmed and the plan is applied to your account, whether or not you have created a key or sent a request.

2.1 **Refundable amount.** Bonus Credits from a purchase are used before its paid Credits. For a refund, permanent Credits you used after a purchase count first against that purchase. The refund is the price paid, minus payment fees shown at checkout (except under Section 4.1), minus the value of Credits counted against it, and is never more than your permanent Credit balance at the time of the request, valued at the price paid per Credit. Remaining bonus Credits from a refunded purchase are removed.

2.2 **Refund abuse.** We may refuse a refund, and may suspend or close accounts, where we reasonably find abuse, for example repeated refund requests after heavy use, buying and using Credits and then asking for a refund, obtaining Credits through several accounts, or trying to keep both the refund and the benefit of the purchase.

2.3 **Account deletion. If you delete your account, all Credits, Neutrinos and plan benefits on it end without refund**, and recurring subscriptions are cancelled, except as Terms Section 13.3 provides. If you have permanent Credits still inside the 14-day window, ask for that refund before deleting your account. Deletion does not cancel any amount you owe us.

2.4 **When we end things through no fault of yours.** If we close your account or end a paid product for our own convenience, and not because of a breach, misuse or a payment dispute, or if, before the effective date of a change to the Terms or this Policy that materially reduces your rights or increases your costs, you tell us you reject it and close your account, we refund unused permanent Credits (excluding bonus and promotional Credits) and the unused part of the current prepaid subscription period, pro rata.

2.5 **Billing errors.** If we overcharge you because of an error, we credit or refund the difference once verified. If we undercharge because of an error, we may correct the charge or deduct the difference from your balance.

3. Cancelling and changing plans

3.1 **Automatic renewal.** Recurring subscriptions renew automatically at the end of each billing period at the price shown at checkout, plus tax, until you cancel. One-off fixed-period plans (for example annual plans bought through Ko-fi) do not renew.

3.2 **How to cancel.** Cancel at any time in the app (Console → Billing) or in the billing portal of the provider that processes your subscription. Cancellation takes effect at the end of the current billing period, and you keep access until then.

3.3 **Upgrades and downgrades.** Upgrades apply immediately and may be charged a prorated amount for the rest of the period. Downgrades apply the lower plan and adjust your plan balance and flex Credits to it; where your payment provider supports it, unused time on the higher plan is prorated as account credit, not cash, reduced by plan Credits used above the lower plan's allowance.

3.4 **Failed renewals.** If a renewal payment fails, you may get a short grace period. After it, the subscription ends: you return to the free plan, plan and flex Credits are removed, and permanent Credits are kept.

4. Your legal rights come first

Nothing in this Policy takes away rights you have under consumer law that cannot be excluded.

4.1 **EU, EEA, UK and Swiss consumers.** You may withdraw from a purchase within 14 days of making it, without giving a reason. The right applies to the first payment of a subscription, not to automatic renewals, unless the law gives you more. Because the Service starts as soon as your purchase is credited, by completing a purchase you request that we start providing it immediately, and you acknowledge that if you withdraw you must pay for what you used before withdrawing, and that you lose the right of withdrawal once the purchased service has been fully provided. If you withdraw, we refund everything you paid, including payment fees, minus the value of what you used, within 14 days, to the same payment method. The value of what you used is the Credits used from that purchase (including any purchase bonus used); for a subscription or pass, it is the period already provided or, if higher, the usage already provided at the public per-token prices of the Models used, in each case up to the price you paid. To withdraw, email support@electronhub.ai from your account email with your order details, or send us any other clear statement that you are withdrawing.

4.2 **Australian consumers.** Our services come with guarantees that cannot be excluded under the Australian Consumer Law, including remedies for a major failure. Limits, fair-use

budgets and slower admission that are described in the plan terms when you buy are part of the service as described, not a failure of it.

4.3 **Other countries.** Any other mandatory rights you have where you live also apply.

5. Cryptocurrency payments

Cryptocurrency payments cannot be reversed. Credits are issued at the US-dollar value confirmed by our payment processor when the payment completes, which may differ from what you expected if the payment arrives late, short or on the wrong network. Cryptocurrency payments are not eligible for the 14-day refund in Section 2. Any refund we agree to, or the law requires, is calculated in that US-dollar value and paid, minus network fees, in a stablecoin or the same asset, **never more units than we received**, to the sending address or another address we verify. We screen addresses against sanctions lists and may refuse or delay a refund where the law requires. You bear the risk of sending the wrong asset, network, amount or address.

6. How to ask for a refund

Email support@electronhub.ai from your account email with the order reference. We aim to reply within 2 business days. Approved refunds go back to the original payment method (for cryptocurrency, see Section 5) and remove the matching Credits and benefits from your account. Where a merchant of record decides a refund for its order under its own policy, we adjust your account to match: we remove the Credits and benefits from that order, and if some were already used, their value becomes an amount you owe us (Terms Section 11.8).

7. Payment disputes and chargebacks

7.1 **Contact us first.** If you think a charge is wrong, contact support@electronhub.ai before your bank, card issuer, PayPal or other payment provider. Most billing questions are settled quickly, and we refund verified billing errors. Contacting us first does not limit any right you have with your bank.

7.2 **What happens if you dispute a payment.** If you file a chargeback, payment dispute, reversal or similar claim on a payment to us or to our merchant of record:

- our systems automatically suspend the account and its keys (including Coding Plan keys) and cancel the disputed plan or pass so that it does not renew. We may also suspend accounts that share payment details, devices or sign-in signals with it, and where

several disputes or fraud signals come from one email domain, we may block new sign-ups from that domain and suspend accounts on it pending review (never for public email providers);

- Credits, Neutrinos and benefits that came from the disputed payment are removed, and permanent Credits not yet used may be held or removed up to the disputed amount;
- if the dispute is decided in our favour or withdrawn, we restore the Credits and benefits removed under this section, but we may keep the account closed and refuse future purchases;
- if the dispute is decided in your favour but the payment was authorised by you or someone you allowed to use your account, and the Service was delivered, the value of the Service received remains a debt you owe us. We will not charge your payment method again without your consent; we may set it off against your balances, and it must be settled before any further purchase;
- if the dispute is decided in our favour, or withdrawn after we submit evidence, and it concerned a payment you authorised for Service you received, you must reimburse the dispute fee actually charged to us or our merchant of record. We invoice it and will not charge your payment method for it without your consent.

A member of our team reviews any suspension on request (Terms Section 15.5). If the dispute was caused by our own billing error, we restore the account.

7.3 **Evidence.** To respond to disputes and prevent fraud, we keep, and may give to payment providers, merchants of record, card networks and banks: your account and order details; the version of the Terms, of this Policy and of the plan description you accepted, and when; sign-in and session records; IP addresses; device and browser information; records of API key creation and use; per-request usage and billing records showing the Service was delivered (for the Coding Plan, the records in Service-Specific Terms section 1.4); and our support correspondence with you. We keep this transaction evidence for 24 months after each order, or until any dispute, refund or legal claim about it is closed if later, including after account deletion (Privacy Policy section 7).

7.4 **Fraud.** If a payment is reported as fraudulent or unauthorised, we may suspend the account and linked accounts and reverse Credits from that payment while we investigate. If your payment method was used without your permission, tell us and your bank straight away.

8. Changes to this Policy

We change this Policy as described in Terms Section 1.3. A change does not alter the price you already paid, the refund rights that applied when you bought, or a billing period already paid for.