

Abra AI LLC: Master Refund Policy

Version 2.1 | WhopDoc amendment

Effective Date: September 29, 2026

This WhopDoc-specific amendment forms part of this Master document. It introduces WhopDoc and controls conflicts for WhopDoc only. The original Version 2.0 follows, with its other product provisions unchanged. This amendment applies prospectively and does not remove existing mandatory rights.

2.4 WhopDoc

WhopDoc is a recurring membership with monthly and annual plans. Pricing and billing frequency are displayed at checkout. This section and <https://whopdoc.com/refund-policy> govern WhopDoc only and control conflicting general refund provisions for that product.

First payment: A full refund of the initial WhopDoc membership payment may be requested within seven calendar days of that payment, for either a monthly or annual plan. No course-completion, community-posting or other engagement requirement applies. The window does not restart on cancellation, rejoining or plan changes.

Renewals: Subsequent monthly and annual subscription payments are not eligible for discretionary refunds. Cancelling does not refund a renewal already paid. Mandatory refunds and billing-error remedies remain available.

Cancellation and nonpayment: Cancel before the renewal date through the membership controls in your Whop account to stop future charges. Cancellation normally takes effect at the end of the current paid period; access ends when the paid entitlement expires or is revoked, and a refunded subscription may end earlier. Nonpayment results in cancellation under Whop's payment-failure handling. Payment retries may occur before cancellation, so cancel explicitly if you do not want to renew. Cancelling and requesting a refund are separate actions.

Requests: Email team@muddventures.com with the subject WhopDoc refund request, purchase email and transaction details within the refund window. Never send full card details or passwords. We respond within five business days and submit approved refunds to the original payment method within seven business days; bank processing may take additional time. A timely eligible request remains timely during review.

Protected rights: Nothing in this WhopDoc policy limits statutory withdrawal rights, remedies for defective or undelivered services, billing-error remedies, or bank and card-issuer dispute rights. Where applicable, these take priority over the seven-day window and renewal restriction. For WhopDoc, a general seven-day billing-error reporting cutoff or automatic penalty for exercising protected dispute rights does not limit these protections. Other products' engagement gates do not apply. Changes apply prospectively and do not retroactively remove existing rights or alter other products' policies.

Abra AI LLC: Master Refund Policy

Version 2.0

Effective Date: May 1, 2026

1. Introduction

This Master Refund Policy applies to all products and services purchased from Abra AI LLC, a Delaware limited liability company ("Abra AI LLC," "we," "us," or "our"), whether purchased through Whop, directly from muddventures.com, or through any other channel.

This Policy is incorporated by reference into our Master Terms of Service, available at showtime.muddventures.com/legal/terms.

Refund eligibility depends on the specific product purchased. Each product has its own refund window, refund amount, and engagement requirements as described in this Policy and in the applicable Product Addendum.

2. Product-Specific Refund Terms

2.1 Showtime Skill Pack

Showtime is a one-time digital download priced at \$27.

Refund window: 7 days from the date of purchase.

Maximum refund: 50% of the purchase price (\$13.50).

Engagement requirement: None. You may request a refund within 7 days regardless of whether you have downloaded or used the plugin files.

Reasoning: Once a digital download is delivered, the files cannot be reliably repossessed. The 50% cap reflects this reality and the buyer's variable integration effort.

For complete Showtime terms, see the Showtime Skill Pack Product Addendum at showtime.muddventures.com/legal/showtime-terms.

2.2 Operator Council

Operator Council is a recurring monthly cohort priced at \$600 per month.

Refund window: 15 days from the date of initial purchase. This window applies only to the first month of membership.

Refund amount: Full first month (\$600). Subsequent months are not refundable.

Engagement requirement (must complete both within 15 days):

- a. Attended at least 1 bi-weekly group meeting in full or for a minimum of 45 minutes
- b. Engaged at least twice in the private Telegram group with substantive messages (text or voice notes that contribute to discussion). Emoji-only reactions, single-word replies, and similar minimal interactions do not count.

If you have not met both engagement requirements within the 15-day window, you are not eligible for a refund. This requirement exists because the Operator Council's value is delivered through participation in meetings and Telegram, and a refund request without engagement indicates the product was not used as intended.

After Month 1: No value-based refunds are available. Continued enrollment past the first month signals satisfaction with the product. You may cancel at any time through Whop, in which case access continues through the end of the current paid period and no further charges occur.

For complete Operator Council terms, see the Operator Council Product Addendum at showtime.muddventures.com/legal/operator-council-terms.

2.3 Abra AI Premier

Abra AI Premier is a recurring membership available at \$39.99 per month or \$299 per year.

Refund window:

- **Monthly:** 5 days from the date of purchase or renewal
- **Annual:** 30 days from the date of purchase or renewal

Refund amount: Full purchase price for the current billing cycle.

Engagement requirement (must complete both within the refund window):

- a. Posted an introduction in the community
- b. Posted at least one additional message outside the introduction post

Refund disqualifications. You are not eligible for a refund if, within the refund window:

- a. You have consumed more than 20% of the available course lessons (measured by lesson completion in Whop activity logs), or
- b. You have downloaded more than one (1) of the provided tools (skills, plugins, templates, or similar deliverables)

These disqualifications are intended to prevent extraction of the substantive value of the product followed by a refund request. Verification is conducted through Whop activity logs.

For complete Premier terms, see the Abra AI Premier Product Addendum at showtime.muddventures.com/legal/abra-premier-terms.

3. Cross-Product Provisions

3.1 Billing Errors

If you were charged in error (duplicate charge, incorrect amount, charge after cancellation, charge for a product you did not authorize), you are entitled to a full refund regardless of the engagement requirements above. You must report the billing error within 7 days of the charge by emailing team@muddventures.com with the date, amount, and nature of the error.

3.2 Service Unavailability

If a product or service is unavailable for an extended period (more than 7 consecutive days for ongoing products) due to an Abra AI LLC-side issue, the refund window is paused for the duration of the unavailability. We will communicate the pause and resumption by email.

3.3 Chargebacks

We expect customers to contact us first to resolve any billing or product issue. If you initiate a chargeback through your card issuer instead of contacting us:

- a. Your access to all Abra AI LLC products will be suspended immediately upon receipt of the chargeback notice and remain suspended through the dispute period
- b. If the chargeback is upheld in your favor and you have not received a refund through this Policy, you will be permanently banned from all Abra AI LLC products and services
- c. We reserve the right to submit purchase records, engagement logs, communication records, and any other evidence to your card issuer to dispute the chargeback
- d. We reserve the right to pursue the disputed amount through collections if appropriate

If you have a billing or product concern, contact team@muddventures.com first.

3.4 Refund Process

To request a refund:

- a. Email team@muddventures.com with the subject line "Refund Request"
- b. Include your name, the email address used for purchase, the product name, the date of purchase, and the reason for the request
- c. We will respond within 5 business days
- d. If approved, refunds will be processed within 7 business days to the original payment method

Refunds are processed in U.S. dollars. Currency conversion fees, foreign transaction fees, and similar charges from your bank or card issuer are not refundable by Abra AI LLC.

4. Governing Law and Dispute Resolution

This Refund Policy is governed by the laws of the State of Arizona. Disputes are resolved through binding arbitration administered by the American Arbitration Association as described in Section 13 of the Master Terms of Service.

5. Contact

Abra AI LLC
8 The Green, Suite A, Dover, DE 19901
Email: team@muddventures.com

By purchasing any Abra AI LLC product or service, you acknowledge that you have read, understood, and agree to this Master Refund Policy.