



REFUND AND CANCELLATION POLICY

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At **Datafinia**, we offer intangible digital products (Software as a Service) and access to high-value financial data. Due to the nature of these products, which are considered "consumed" upon access, we maintain a **strict no-refund policy**, except for the technical exceptions detailed below.

1. GENERAL RULE: FINAL SALES

All subscription purchases and data access fees on Datafinia are **final and non-refundable**.

By processing payment and accessing the platform, you acknowledge and agree that:

- The service consists of immediate access to analysis tools and data.
- No refunds will be offered for partial periods of use ("proration") if you decide to stop using the service before your billing cycle ends.
- **Investment Results:** Dissatisfaction with your investment results, trading strategies, or analysis performed using our platform **DOES NOT** constitute a valid basis for requesting a refund.

2. SUBSCRIPTION CANCELLATION

You may cancel your subscription at any time from your user profile or by contacting support.

- **Effect of Cancellation:** Cancellation will stop the automatic renewal for the next billing cycle.
- **Continued Access:** You will retain access to Premium features until the end of the current billing period you have already paid for.
- **Forgotten Cancellation:** It is the user's sole responsibility to manage their subscriptions. We will not issue refunds for automatic renewals that the user "forgot" to cancel before the charge date.

3. PLAN CHANGES AND NEW SUBSCRIPTIONS (NO STACKING)

In the event that you purchase a new subscription while having an active one (e.g., upgrading from "Basic" to "Pro" or an early re-subscription):

- **Immediate Reset:** The new subscription becomes effective at the exact moment of payment, automatically canceling and replacing the previous subscription.
- **No Stacking:** Unused days from the previous subscription are **forfeited and do not accumulate, add up, or transfer** to the new subscription.
- **New Cycle:** The billing cycle restarts completely from the date of the new payment. You agree that there will be no refunds or prorated credits for unused time from the previous plan.

4. EXCEPTIONS: REFUNDS FOR TECHNICAL ERROR

We will evaluate refund requests only in the following cases of verifiable technical error:

1. **Duplicate Charges:** If, due to a payment gateway error, you were charged twice for the exact same billing period.
2. **Critical Access Failure:** If you paid for the service and, due to a technical error on our side, you were **never able to access** your account or Premium tools for a significant period (more than 72 hours), and technical support could not resolve it.

To request a refund under these exceptions, you must contact us at support@datafinia.com within **7 days** of the charge date.

5. DISPUTE MANAGEMENT AND CHARGEBACKS

- **Payment Processor:** All payments are processed by **Whop.com** (our Merchant of Record). The final execution of any approved refund depends on their regulations and bank crediting times.
- **Chargebacks:** Unjustified initiation of a bank dispute or chargeback after accessing the service will be considered an attempt at **friendly fraud**. This will result in the permanent suspension of your account and reporting of the incident to fraud prevention databases.