

Return & Refund Policy

How and when you can request a refund or cancel your purchase — in plain English, valid in the US, EU, UK, Canada, Australia, and worldwide.

Effective Date: [INSERT DATE] • **Last Updated:** [INSERT DATE]

This Return & Refund Policy (the “**Policy**”) is part of the contract between you and **Noblix Ltd** (“**Noblix**”, “we”, “us”, “our”), registered at [INSERT REGISTERED ADDRESS]. It explains the circumstances in which you can request a refund or cancel your purchase of our AI assistant product (the “**Product**”).

This Policy should be read together with our Terms of Service. Where there is a conflict, the Terms of Service prevail, except for non-waivable consumer rights, which always take precedence (see Section 5).

QUICK SUMMARY: you have a 14 Business Day window from the date of purchase to request a refund. Send your request by email to operations@noblxltd.com. Consumers in the EU, UK, Australia, Canada, and the US retain additional non-waivable statutory rights, which apply alongside our voluntary policy.

1. Our 14 Business Day Refund Window

1.1 What it is. As a goodwill standard, Noblix offers all customers a refund window of fourteen (14) Business Days from the date of purchase, regardless of where you live.

1.2 What counts as a Business Day. Any day other than Saturday, Sunday, or a public holiday in Noblix’s country of registration.

1.3 How the window is counted. The window starts on the day your payment is successfully received and confirmed, and ends at 23:59 (UTC) on the 14th Business Day.

1.4 Effect of delivery time. Our delivery target is up to 10 days from confirmed payment. The 14 Business Day refund window starts at purchase, not at delivery, except where extended by mandatory consumer law in your jurisdiction (see Section 5).

2. How to Request a Refund

ONE CHANNEL ONLY: refund requests must be submitted by email to operations@noblxltd.com. Requests submitted via chat, social media, phone, or any other channel will not be processed.

Your email must include the following details so we can locate and process your request quickly:

- Full name of the purchaser;
- Order or invoice number;
- Date of purchase;
- Email address used at the time of purchase;
- Brief description of the reason for the refund.

We will acknowledge your request within a reasonable time and will keep you informed of progress.

3. When We May Decline a Refund

Refunds are granted at our reasonable discretion. We may decline a refund where:

- (a) the 14 Business Day window has expired (subject to Section 5);
- (b) you have materially breached our Terms of Service;
- (c) you have used the Product in violation of the Acceptable Use rules in our Terms of Service or EULA;
- (d) there is reasonable evidence of fraud, chargeback abuse, or repeat refund abuse across multiple purchases;
- (e) the request is based purely on dissatisfaction with results, earnings, or outcomes that depend on your own actions, market conditions, or circumstances (the Product is a tool; we do not guarantee specific results);
- (f) the Product was purchased as part of a clearly marked non-refundable promotion, bundle, time-limited offer, or final-sale offer.

Where a refund is declined, you will still retain any non-waivable rights granted by your local consumer-protection law.

4. Approved Refunds — Processing

4.1 Method. Approved refunds are processed to the original method of payment. We cannot refund to a different account, card, or person.

4.2 Timing. We process approved refunds within a reasonable time and, where required by applicable law, within the statutory deadline (e.g. 14 calendar days for EU/UK consumer cooling-off refunds). Your bank or payment processor may take additional time to credit the refund to your account.

4.3 Deductions. Where permitted by law, we may deduct payment-processor fees, currency-conversion losses, taxes, or third-party charges that we cannot recover. Where prohibited by law (e.g. EU/UK statutory cooling-off), we will not make such deductions.

4.4 Loss of access. Once a refund is approved, your license to use the Product is automatically terminated and you must cease use and delete any copies in your possession.

5. Your Statutory Consumer Rights

IMPORTANT: if you are a Consumer (a private individual buying outside any business activity), you may have additional rights under the law of your country. These rights apply alongside our voluntary 14 Business Day window and cannot be removed by anything in this Policy.

5.1 European Union & European Economic Area

- Under the EU Consumer Rights Directive 2011/83/EU, you generally have a statutory right to withdraw from a distance purchase within 14 calendar days, without giving any reason.
- To exercise this right, send a clear withdrawal statement to operations@noblixltd.com within 14 calendar days of purchase. A model withdrawal form is available on request.

- Where the Product is digital content or a digital service that begins immediately upon purchase, the statutory right of withdrawal may be lost once supply has begun, provided you (a) gave prior express consent to immediate performance, and (b) acknowledged loss of the withdrawal right. By selecting any “start now” or “immediate access” option at checkout, you provide such consent and acknowledgement, where applicable.
- Even where the statutory right is lost, our voluntary 14 Business Day window in Section 1 still applies.

5.2 United Kingdom

- You have rights under the Consumer Rights Act 2015 and the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013, including a 14 calendar day cancellation right (with the same loss-of-right rules for digital content as set out in Section 5.1).

5.3 Australia

- Our Product comes with guarantees that cannot be excluded under the Australian Consumer Law (“ACL”), Schedule 2 of the Competition and Consumer Act 2010 (Cth).
- For major failures with the Product, you are entitled to a refund or replacement and to compensation for any other reasonably foreseeable loss or damage.
- You are also entitled to have the Product repaired or replaced if the Product fails to be of acceptable quality and the failure does not amount to a major failure.
- Nothing in this Policy excludes or limits your rights under the ACL.

5.4 Canada

- Canadian consumers retain all rights under federal law and applicable provincial consumer-protection legislation.
- Quebec residents: pursuant to the Charter of the French Language and Quebec’s Consumer Protection Act, you may request a French-language version of this Policy by contacting operations@noblixltd.com.

5.5 United States

- US consumers retain all rights under applicable federal law (including the Federal Trade Commission Act and the Magnuson-Moss Warranty Act) and the consumer-protection law of their state of residence, including any state-specific cooling-off, refund, or warranty rights.

6. Chargebacks

If you have a problem with a purchase, please contact us at operations@noblixltd.com first — we will respond promptly and work in good faith to resolve it.

Initiating a chargeback or payment dispute without first contacting us and giving us a reasonable opportunity to resolve the matter constitutes a material breach of our Terms of Service and may result in immediate termination of your license. This does not affect any non-waivable statutory right you have to dispute a transaction.

7. Changes to This Policy

We may update this Policy from time to time. The most recent version will indicate the “Last Updated” date. Material changes will be communicated by reasonable means before they take

effect, where required by law. Continued use of the Product after the effective date of a change constitutes acceptance of the updated Policy.

8. Contact

For all refund and cancellation requests:

Noblix Ltd

Email: operations@noblixltd.com

Subject line: "Refund Request — [order number]"

Registered address: [INSERT FULL REGISTERED ADDRESS]

ACKNOWLEDGEMENT

By purchasing the Product, you acknowledge that you have read and understood this Return & Refund Policy — subject always to any non-waivable rights granted by Applicable Consumer Law.