

Refunds and Disputes Policy – XECH Pty Ltd

This Refunds and Disputes Policy applies to your use of the services provided by **XECH Pty Ltd** (ABN 36 630 513 647) (“we”, “us”, “our”) through the **XECH** platform (“Service”).

1. General Policy on Refunds

XECH is a subscription-based software service. All fees are billed in advance and are **non-refundable**, except as required under Australian Consumer Law or explicitly stated in this policy.

We do not offer refunds for:

- Change of mind;
- Lack of usage;
- Failure to cancel before the next billing cycle;
- Dissatisfaction with features that are clearly described on our website or plan documentation.

2. Australian Consumer Law

Nothing in this policy excludes your rights under the **Australian Consumer Law**. You may be entitled to a **remedy (such as a refund, replacement, or repair)** if the Service:

- Has a major problem (e.g., it doesn’t do what we said it would);
- Is not delivered with due care and skill;
- Is substantially unfit for the intended purpose.

If the issue is minor, we may offer to fix it within a reasonable time. If it cannot be fixed or is considered a major failure, you may request a refund or cancel your subscription without penalty.

3. Subscription Cancellations

You may cancel your subscription at any time through your account settings. Access to the Service will continue until the end of the current billing cycle. No pro-rata refunds are provided for unused time.

To avoid being charged for the next period, cancellations must be completed **before** the renewal date.

4. Disputes and Billing Issues

If you believe there has been an error in billing or if you wish to dispute a charge, please contact us. Provide the following:

- Your account information;
- Invoice number or date;
- Description of the issue.

We aim to investigate and resolve all billing disputes within **7 business days**.

5. Processing of Approved Refunds

If a refund is approved:

- It will be processed via the original method of payment;
- Processing times may vary depending on your financial institution (usually 5–10 business days).

6. Policy Updates

We may update this policy from time to time. Changes will be effective when posted on our website or platform. Your continued use of the Service after a policy update constitutes your acceptance of the changes.