REFUND & CANCELLATION POLICY

Payment Compliance & Consumer Protection Notice

CALLINGFANS PLATFORM

www.callingfans.com

Document Classification:	Public — Payment Processor Compliance Reference
Document Type:	Refund & Cancellation Policy
Operator / Legal Entity:	ONLY4FEET
Registered Address:	Dean Street, London W1D 1PT, England
Prepared For:	CCBill Underwriting / Visa-Mastercard Compliance / Acquiring Banks
Languages Supported:	English, Italian, Spanish
Response SLA:	Within 24 hours of receipt of refund request
Refund Disbursement:	Visible in cardholder account within 10 business days
Contact:	info@callingfans.com	Subject: Refund

This document sets forth the refund and cancellation procedures of CallingFans and is intended for review by payment processors, acquiring banks, and compliance departments. It details eligibility criteria, timelines, and dispute resolution procedures.

TABLE OF CONTENTS

1. **Scope and Purpose**
2. **Refund Eligibility**
   2a. Qualifying Grounds for Refund
   2b. Non-Qualifying Circumstances
3. **Refund Request Procedure**
   3a. How to Submit a Refund Request
   3b. Required Information
   3c. Submission Deadline
4. **Processing Timeline and Disbursement**
   4a. Internal Processing SLA
   4b. Cardholder Disbursement Timeline
5. **Subscription and Recurring Billing**
   5a. Subscription Cancellation
   5b. Recurring Charge Disputes
6. **Chargebacks and Dispute Resolution**
   6a. Chargeback Prevention
   6b. Dispute Response
7. **Consumer Rights and Regulatory Compliance**
8. **Contact Information**

1. SCOPE AND PURPOSE

This Refund and Cancellation Policy (**"Policy"**) governs all refund requests, cancellation procedures, and related consumer protections applicable to transactions processed through the CallingFans platform (**"Platform"**), accessible at www.callingfans.com.

This Policy applies to all payment transactions initiated by users (**"Fans"**) to access content or services offered by content creators (**"Creators"**) on the Platform. It is designed to comply with the requirements of card network rules (Visa and Mastercard), payment processor standards (including CCBill), and applicable consumer protection legislation.

CallingFans is committed to ensuring a fair, transparent, and timely resolution of all legitimate refund requests. This Policy is published publicly and is accessible at all times via the Platform.

2. REFUND ELIGIBILITY

a. Qualifying Grounds for Refund

CallingFans will process a refund in the following circumstances, provided the refund request is submitted within the applicable deadline specified in Section 3c:

- **Technical Platform Malfunction** — A verified technical failure of the CallingFans platform prevented the user from accessing purchased content or services that were paid for.
- **Payment System Error** — A confirmed malfunction of the payment processing system resulted in an erroneous charge, duplicate charge, or unauthorized transaction attributable to the Platform or its payment infrastructure.
- **Service Not Delivered** — The purchased content or service was not delivered to the user due to a fault on the part of the Platform or its payment processor, and the failure is substantiated upon review.

IMPORTANT: All refund requests are subject to individual review and verification by the CallingFans compliance team. Submission of a request does not guarantee approval. CallingFans reserves the right to request supporting documentation or evidence in connection with any refund claim.

b. Non-Qualifying Circumstances

Refunds will NOT be issued in the following circumstances:

- The user changed their mind after a purchase or no longer wishes to access the content.
- The user was dissatisfied with the content for subjective reasons unrelated to a technical fault.
- The refund request is submitted after the 24-hour deadline has elapsed from the time of the transaction.
- The content was successfully delivered and accessed by the user.
- The transaction was made intentionally and in full awareness of the terms at the time of purchase.
- The user's claim is determined to be fraudulent, misleading, or unsupported by verifiable evidence.

NOTICE TO USERS: Initiating a chargeback or payment dispute without first contacting CallingFans through the official refund request procedure may result in suspension or termination of your account. Users are required to exhaust the refund request process prior to initiating any dispute with their card issuer or bank.

3. REFUND REQUEST PROCEDURE

a. How to Submit a Refund Request

All refund requests must be submitted through one of the following official channels:

- **Email:** Send a written request to **info@callingfans.com** with the subject line: **Refund**.
- **Contact Form:** Submit a request via the official contact form available on the Platform.

Requests submitted through unofficial channels or to unauthorized email addresses will not be accepted and will not initiate the refund review process.

b. Required Information

To facilitate prompt processing, refund requests should include the following information:

- Full name associated with the account.
- Registered email address.
- Date and approximate time of the transaction.
- Transaction amount and currency.
- Description of the issue or technical malfunction experienced.
- Any supporting evidence (e.g., screenshots, error messages, bank statement entries).

c. Submission Deadline

Refund requests must be submitted within **24 hours** of the time of the transaction for which the refund is sought. Requests received after this deadline will not be eligible for processing, except in exceptional circumstances at the sole discretion of CallingFans.

TIME-SENSITIVE NOTICE: The 24-hour submission window commences at the exact timestamp of the payment transaction, as recorded by the payment processor. Users are advised to submit refund requests immediately upon identifying a qualifying issue.

4. PROCESSING TIMELINE AND DISBURSEMENT

a. Internal Processing SLA

Upon receipt of a valid refund request, the CallingFans compliance and payments team will review and process the request within **24 hours**. The team operates in English, Italian, and Spanish and is available to address refund-related inquiries during standard business hours.

All payments determined to be due as a result of a verified technical malfunction of the Platform or payment processor will be refunded within **24 hours** of receipt of the qualifying request.

b. Cardholder Disbursement Timeline

Once a refund has been approved and processed by CallingFans, the refunded amount will be returned to the original payment method used at the time of purchase. The refund is typically reflected in the cardholder's bank account or statement within **10 business days** of processing, subject to the policies of the cardholder's issuing bank.

Stage	Party Responsible	Timeline
Request Submission Deadline	User (Fan)	Within 24 hours of transaction
Refund Request Review	ONLY4FEET Compliance Team	Within 24 hours of receipt
Refund Initiation	CallingFans / Payment Processor	Within 24 hours of approval
Funds Visible to Cardholder	Issuing Bank	Up to 10 business days

5. SUBSCRIPTION AND RECURRING BILLING

a. Subscription Cancellation

Where the Platform offers subscription-based access to content, users may cancel their subscription at any time through their account settings. Upon cancellation, access to subscription content will remain active until the end of the current paid billing period. No partial refunds will be issued for unused portions of a subscription term, except where required by applicable consumer protection law.

b. Recurring Charge Disputes

If a user believes they have been charged incorrectly in connection with a recurring subscription — including charges following a stated cancellation — they should contact CallingFans immediately at **info@callingfans.com** with the subject line **Refund**. Verified erroneous recurring charges will be refunded in accordance with the timelines set forth in Section 4.

6. CHARGEBACKS AND DISPUTE RESOLUTION

a. Chargeback Prevention

CallingFans maintains this publicly accessible Refund Policy as part of its commitment to chargeback prevention and compliance with card network dispute resolution requirements. Users are strongly encouraged to contact CallingFans directly before initiating any dispute with their card issuer, as many issues can be resolved promptly through the refund request procedure described in Section 3.

b. Dispute Response

In the event a chargeback or payment dispute is initiated, CallingFans will cooperate fully with the relevant payment processor, acquiring bank, and card network in providing documentation and evidence to facilitate dispute resolution. CallingFans maintains transaction records, access logs, and delivery confirmation data as part of its standard operating procedures.

Fraudulent or unsubstantiated chargebacks — including instances where content was successfully accessed and delivered — may result in account suspension, reporting to relevant authorities, and recovery action through available legal remedies.

7. CONSUMER RIGHTS AND REGULATORY COMPLIANCE

This Policy does not limit or exclude any statutory consumer rights that users may have under applicable national or regional law, including but not limited to:

- **European Union / UK** — Rights under the Consumer Rights Directive and related e-commerce regulations.
- **United States** — Rights under applicable federal and state consumer protection statutes.
- **Other Jurisdictions** — Any mandatory consumer protection rights applicable in the user's country of residence.

Where statutory rights provide for broader refund entitlements than those set out in this Policy, such statutory rights shall prevail. CallingFans is committed to complying with all applicable consumer protection legislation in the jurisdictions in which it operates.

8. CONTACT INFORMATION

For all refund requests, cancellation inquiries, or questions relating to this Policy, please contact us using the details below. Our team will respond in English, Italian, or Spanish within 24 hours of receipt.

Legal Entity	ONLY4FEET
Registered Address	Dean Street, London W1D 1PT, England
Refund Requests (Email)	info@callingfans.com	Subject: Refund
Contact Form	www.callingfans.com (available on Platform)
Languages Supported	English · Italian · Spanish
Response Time	Within 24 hours of receipt of request
Disbursement Timeline	Up to 10 business days (issuing bank dependent)
Platform Website	www.callingfans.com

CallingFans — Refund & Cancellation Policy
Prepared for CCBill underwriting, Visa/Mastercard compliance, and acquiring bank review.