

# Refund Policy

## Introduction

ADAMftd is a subscription-based platform that offers various levels of access to its features and data. Depending on the subscription level, users can access a certain amount of data each month. Annual subscriptions are priced lower than monthly subscriptions to help keep user costs down and are therefore not cancellable mid-term. Monthly subscriptions can be cancelled prior to the end of the month, with users still being able to use the pre-paid subscription until its normal termination period. If you believe there is a billing error, you are encouraged to contact us within 30 days of receiving the charge.

## Terms and Conditions

By subscribing to our services, you agree to our Terms and Conditions, our User Privacy Policy, and our Public Records Privacy Policy. It is important that you review these documents carefully before making a purchase.

## How Subscribers Get Credits in a Monthly Plan

Subscribers to ADAMftd's monthly plans receive a specific allotment of credits each month. These credits can be used to access various types of data and services offered by the platform. Here's how it works:

1. **Monthly Allocation:** At the start of each billing cycle, subscribers receive a set number of credits based on their subscription plan. For example, a basic plan might provide 100 credits per month, while a premium plan might offer 1,000 credits.
2. **Usage of Credits:** Each action or query on the ADAMftd platform, such as accessing specific datasets, running reports, or utilizing advanced features, costs a certain number of credits. The platform clearly indicates the credit cost of each action, allowing users to manage their usage effectively.
3. **Non-Rolling Credits:** Credits do not roll over from month to month.
4. Any unused credits at the end of the billing cycle expire and are refreshed with a new allocation at the beginning of the next cycle.
5. **Top-Up Options:** If subscribers exhaust their monthly credits before the end of the billing cycle, they have the option to purchase additional credits as needed. This ensures continuous access to essential data without waiting for the next monthly allocation.
6. **Plan Upgrades:** Subscribers can upgrade to a higher-tier plan to receive a larger monthly credit allocation if their data needs increase. Upgrading provides immediate access to the increased number of credits.

This credit-based system offers flexibility and ensures that subscribers only pay for the data and services they use, allowing them to scale their usage according to their specific needs.

## No Refunds on Unused Subscriptions

At ADAMftd Pte Ltd, we do not offer refunds for unused subscriptions. Once a subscription plan is purchased, it is non-refundable, regardless of whether or not the services have been used during the subscription period.

## No Refunds on Unused Points/Credits

We do not provide refunds for unused points or credits. Points or credits that are not used within the allocated month do not roll over into the next month. All unused points will also expire at the end of the current subscription period.

### **Freemium Trial Plan**

Users are granted access to a Freemium trial plan when they first subscribe. This allows you to explore our services before committing to a paid plan. Please use this trial period to ensure our services meet your needs, as we do not offer refunds once a subscription is purchased.

### **No Entitlement to Refunds**

You are not entitled to a refund for any unused portion of your plan. This policy is clearly outlined in our terms and conditions, and by subscribing, you acknowledge and agree to this policy.

### **Charge-Back Policy**

Should you issue a charge-back, we reserve the right to charge additional premiums of up to three times the amount of the original charge. This is to cover the administrative costs and potential damages associated with such actions.

### **Automatic Renewal**

Your subscription will automatically renew at the end of each billing cycle unless you advise us 10 days before the assigned renewal date. Please ensure to notify us in a timely manner if you wish to cancel your subscription to avoid automatic renewal charges.

For any questions or concerns regarding our Refund Policy, please contact our support team.