Refund Policy

This Refund Policy was updated on January 10, 2022.

Any capitalized term used herein shall have the meaning given to them in the [Terms of Use]().

In case of any issues related to payment or refund for the payment, please review the information found at the Stoic Help Center and request Stoic Support via the "Contact Us"/"Support" form or email [stoic@cindicator.com]().

1.1 Partial refund for termination of Subscription. If you wish to terminate your Subscription or upgrade your Subscription, you are entitled to a partial refund. If payment(s) for the Subscription has been made via our merchant of record – Paddle.com (applicable if you made the payment(s) via a credit or debit card or via Paypal) – then the refund will also be made by Paddle. Your relationship with Paddle is governed by Paddle's Terms and Conditions available at [https://paddle.com/legal-buyers](). For receiving a refund, you must contact support with a corresponding request. In this case, the calculation of the refund is done according to the formula: the number of months you used the Subscription at the full cost (excluding discounts) is deducted from the payment amount; any day of the calendar month is equal to the full month. For example, if you chose Subscription with annual payment and have been using it for three (3) months and two (2) days, you will receive a refund for eight (8) months of the Subscription (12-4). In the case where a discount has been applied, the amount deduction for the used Subscription time will be calculated at the non-discounted rate.

1.2 Refund when using the right of withdrawal. If you as consumer from the EU and Turkey have informed us of using your right of withdrawal, you shall

receive a refund of the cost of the Subscription of which is deducted proportionally the amount of what was delivered as the performance of the Purchase Agreement (including the Trial) up to the withdrawal. Meaning that the calculation of the refund is done according to the formula: the number of days you used the Subscription at the full cost (excluding discounts) is deducted payment amount. For example, if you chose Subscription with a monthly payment and have been using it for five (5) days, you will receive a refund for twenty-five (25) days of the Subscription (30-5). For receiving a refund, you must contact support with a corresponding request provided that no more than fourteen (14) days have passed since the conclusion of the Purchase Agreement. If the period exceeds fourteen (14) days, the refund calculation is done according to the formula in Section 1.1 of this Refund Policy.

1.3 Any clients outside the EU and Turkey and the EU legal persons. The full cost of the subscription to any clients from outside the EU and Turkey and the EU legal persons who contacts support with a corresponding request and has not yet used the Subscription, provided that no more than twenty-four (24) hours have passed since the purchase. If the period exceeds twenty-four (24) hours, the refund is partial and the calculation is done according to the formula in Section 1.1 of this Refund Policy.

1.4 You may take advantage of a refund for each disputed payment only once. If a refund is already made then you shall have no right to further contest a refund request or dispute or transaction reversal with Stoic or a third-party payment service provider, bank or financial institution.

1.5 Refunds shall be made in the same currency you paid with or its equivalent based on the refund date market rate. Upon your prior approval, we may provide you with a discount for future services, an extra subscription period or a subscription upgrade with a significantly greater benefit instead of a payment refund.

1.6 Stoic is not responsible for any fees that may be applied by your payment service provider when processing a refund.