



Cancellation Policy and Procedure

Effective: April 2024

Overview

This Cancellation Policy and Procedure outlines the terms and conditions under which MiCard Promoters and Members may cancel their agreements, receive refunds where applicable, and understand the effect of cancellation. This policy ensures compliance with applicable state and federal regulations and provides guidance on how MiCard handles digital subscriptions, physical product returns, and commission reversals.

How to Cancel

To cancel your MiCard Promoter Agreement, submit a written request to:

Compliance Department

Email: compliance@micard.co

Address: 260 N. Tropical Trail, Suite 202, Merritt Island, FL 32953

Your cancellation request must include:

1. Full legal name and MiCard ID
2. Email address associated with your account
3. A clear statement of your intent to cancel
4. *Optional*: Reason for cancellation

You will receive confirmation of receipt within 48 business hours. Unless otherwise stated, cancellation becomes effective at the end of the current billing cycle and applies only to future billing periods.

Right to Cancel (State-Specific Periods)

You may cancel your initial Promoter enrollment for any reason within the following legally prescribed periods:

Jurisdiction	Cancellation Period
All U.S. States	3 Business Days
Alaska	5 Business Days
Montana, ND (age 65+)	15 Business Days
Puerto Rico	90 Calendar Days
Maryland	3 Months

Refunds for timely cancellations under this section will be processed within 10 business days of acknowledgment by MiCard.

Reference: Section 15, Notice of Right to Cancel



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Refund Policy

Refund eligibility is determined by product type:

Product Type	Refund Eligible	Conditions
Initial Promoter Enrollment	Yes	Within right-to-cancel window
Monthly Digital Subscriptions	No	Non-refundable once billed
Physical Products/Sales Aids	Yes (up to 90%)	Must be unused and resalable
Tech/Admin Fees	No	Explicitly excluded
Affiliate Access/Upsells	No	Considered non-refundable digital services

All eligible refunds will be issued by check via U.S. Mail to the address on file, unless otherwise required by law.

Reference: Return Policies; Software Product Returns; Refund of Fees

Commission and Bonus Reversals

If a refund is issued for any reason, any commissions, bonuses, or incentives previously paid on the refunded transaction will be deducted from future payouts. Deductions will occur in the pay period in which the refund is processed and will continue until full reconciliation is achieved.

Digital Subscriptions and Software Products

MiCard digital and subscription-based services are billed monthly. All such subscriptions are non-refundable once billed. No partial or pro-rated refunds will be provided. Exceptions may only be granted in writing by MiCard or as required by law.

Reference: Software Product Returns

Effect of Cancellation

Upon cancellation—whether voluntary, involuntary, or due to inactivity—the following effects apply:

- You forfeit all rights to your Promoter position, downline, commissions, and bonuses.
- You waive all claims to any property interest in your previous business.
- You will receive commissions only for the last full pay period in which you were active, subject to offset for any amounts owed.

Reference: Section 10.10, Effect of Cancellation

Contact

Compliance Department

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