



## Refund and Return Policies

Effective: April 2024

### Overview

This Refund and Return Policy outlines the terms under which refunds may be requested and products returned by MiCard Promoters and Members. This policy ensures compliance with applicable state consumer protection laws and provides guidelines for the return of physical goods, limitations on digital product refunds, and related commission adjustments.

### Physical Product and Sales Aid Returns

Promoters and Members may request a refund for physical products or generic sales aids if the following conditions are met:

1. The Agreement with MiCard has not been terminated at the time of return.
2. The product(s) were purchased within the last twelve (12) months.
3. Items are returned in resalable condition as defined by MiCard policies.

Eligible returns will be refunded at **ninety percent (90%)** of the original purchase price. Shipping and handling charges are non-refundable. If purchases were made by credit card, refunds will be issued by check via U.S. Mail to the billing address on file.

Sales aids must have been personally purchased by the Promoter using their MiCard ID. Customized or printed materials (e.g., business cards, brochures) that include personalized contact information are **not eligible** for return and are considered nonrefundable.

*Reference:* Return Policies; Section 15, Notice of Right to Cancel

### Refund of Fees

Enrollment fees may be refunded **only** if cancellation is submitted within the applicable right-to-cancel period outlined in the Promoter Agreement (*see Section 4 below*). All **subsequent monthly, annual, or technical fees are nonrefundable**.

Any promotional bonuses, commissions, or incentives associated with a refunded service or product will be reversed and deducted from future payments to the Promoter. These deductions will continue each pay period until the full amount is recovered.

*Reference:* Refund of Fees



## Refund and Return Policies

### 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*

If eligible under one of the above timelines, refunds for enrollment-related payments will be processed within **\*\*ten (10) business days\*\*** following MiCard's written acknowledgment of your cancellation notice.

*Reference: Section 15, Notice of Right to Cancel*

### Software Product and Digital Subscription Refunds

All MiCard software and digital subscription products are billed monthly. These services are nonrefundable once billed. MiCard does not offer returns or prorated refunds for digital subscriptions.

Promoters or Members may inquire about downgrading to a free account by contacting:

[Support@MiCard.io](mailto:Support@MiCard.io)

Exceptions to this policy may be granted in writing by MiCard on a case-by-case basis or if otherwise required by applicable law.

*Reference: Software Product Returns*

### Contact

Compliance Department

Email: [compliance@micard.io](mailto:compliance@micard.io)

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