

Refund Policy

Effective Date: September 5, 2025

Introduction

Welcome to the **AI Master** Refund Policy. This policy is provided by **WINER MEDIA FZCO** (doing business as *AI Master*) and outlines how we handle refund requests for our digital products and services. We present this policy in a clear, section-based format for easy reference, and we aim to ensure it complies with consumer protection laws in the EU, UK, UAE, and U.S.. By purchasing any AI Master product (such as **AI Master Pro**, **Prompt Lab Pro**, or **The AI Master Method**), you agree to this Refund Policy. If you have any questions, please contact us for assistance.

Refund Eligibility by Product

We offer specific refund windows for our products, as detailed below. To be eligible for a refund, you must request it within the stated time frame and meet the usage conditions described for each product. Please note that accessing or consuming significant portions of content may void eligibility for a full refund (see **Limitations** section for details).

- **AI Master Pro:** This subscription comes with a **7-day money-back guarantee**. You may request a full refund within 7 days of purchase *provided you have not accessed a significant amount of the content*. In other words, if you joined AI Master Pro and found it's not for you, you can get your money back so long as you haven't heavily used the members-only content or resources in those first days. This policy ensures new users can explore risk-free, but prevents abuse by those who might consume most of the material and then seek a refund.
- **Prompt Lab Pro:** For this product, we offer a **7-day full refund window** from the date of purchase, no questions asked. If you're unsatisfied within the first 7 days, you can get a complete refund of your purchase price. As with AI Master Pro, we expect that you haven't extensively used the service or resources in that time. Simply let us know within 7 days that you wish to cancel for a refund, and we will honor it under these terms.
- **The AI Master Method: Prorated refunds** are available for this advanced course, which is structured in 5 modules. If you decide to cancel after starting the

course, we will refund the portion of the course **you have not accessed**. Each module is considered a delivered part of the product once accessed, and accessed modules are **non-refundable**. For example, if “The AI Master Method” has 5 modules and you have only accessed the first module, you may be eligible for a refund of the remaining four modules (i.e., 4/5 of the purchase price). Once you have begun any given module, that module is deemed delivered and cannot be refunded. This structure allows you to get value from the parts you’ve used while receiving a refund for the unused portion, ensuring fairness. To claim a prorated refund, please contact us as soon as you decide to discontinue, and do not continue accessing further modules. We will calculate your refund based on the number of modules *not* accessed (e.g., 20% per module not started, in this 5-module course).

Please note: Except for the above-listed guarantees, we generally do not offer refunds for change of mind once content has been substantially accessed. Outside the specified refund periods or conditions, all sales are considered final (except as required by law—see **EU/UK 14-Day Rights** and **Legal Compliance** sections below).

48-Hour Grace Period for Subscription Renewals

We understand that sometimes an automatic subscription renewal might catch you by surprise. If one of your AI Master subscriptions (monthly or annual) auto-renews and you **did not intend to renew**, we offer a **48-hour grace period** to address this:

- If you contact us within 48 hours of the renewal charge and request a cancellation, we will refund that renewal in full as a courtesy. This grace period is meant for situations like forgetting to cancel before renewal or not realizing auto-renewal was enabled. For example, if your annual AI Master Pro membership renews and you realize you no longer need it, just reach out within 48 hours of the billing and we’ll reverse the charge.
- **Conditions:** The grace period refund applies only if you have not significantly used the service after the renewal. If you have already logged in and made substantial use of AI Master services during those 48 hours, we reserve the right to pro-rate or deny the refund (since the product was in use). However, if it’s truly an unused/unintended renewal and you alert us promptly, you’ll receive your money back for that cycle.
- After 48 hours, renewal charges generally become non-refundable. It remains the user’s responsibility to manage and cancel subscriptions before renewal dates if

they do not wish to continue. We encourage you to turn off auto-renewal in advance if you're thinking of canceling, to avoid unintended charges (see our **Cancellation** information in the TOS for guidance). This grace policy aligns with common practices and is our way of being flexible, but it has the stated time limit to be fair and to prevent misuse.

EU/UK 14-Day Digital Content Withdrawal Rights

If you are a consumer in the **European Union or United Kingdom**, you are entitled to certain **statutory withdrawal rights** for digital content purchases. Under EU and UK consumer law, you generally have a **14-day “cooling-off” period** from the date of purchase during which you can cancel a digital content contract and receive a refund **provided you have not started downloading, streaming, or otherwise accessing the content**. This is a legal right designed to protect consumers in distance sales. We fully comply with these regulations and extend the following terms to our EU/UK users:

- **14-Day Withdrawal Period:** If you are an EU/UK customer and purchase an AI Master digital product (such as an online course or subscription), you have the right to cancel your purchase for any reason within 14 days from the date of the transaction. If you exercise this right, we will provide a full refund of the amount paid, as long as you meet the conditions below.
- **No Content Access = Eligible for Refund:** To utilize the 14-day withdrawal right, you must **not have accessed or consumed the digital content** in question. In practice, this means you should refrain from downloading course videos, viewing members-only articles, using prompt resources, etc., during the cooling-off period if you think you might cancel. If you contact us within 14 days and confirm you have not substantially accessed the content, we will honor your cancellation and process your refund in accordance with EU/UK law.
- **Waiving the Right by Immediate Access:** Many online services (including ours) give you immediate access to digital content after purchase. **If you choose to access our digital content right away**, EU/UK law allows us to ask for your **consent to waive the 14-day withdrawal right**. During checkout, EU/UK customers may be presented with a checkbox or notice indicating that by accessing the content immediately, you agree to waive the 14-day cancellation right. This is because you'll be getting the benefit of the service instantly. **If you gave such consent and began accessing the content, your right to withdraw within 14 days may be considered waived**. For example, if you

bought “The AI Master Method” and immediately started Module 1 after purchase (and you had agreed to start right away), you cannot later claim the 14-day withdrawal to get a refund, as the law recognizes you’ve begun receiving the service.

- **If You Did Not Waive & Didn’t Use Content:** On the other hand, if you *did not* expressly consent to waiving your cooling-off period and you have *not* accessed any of the digital content in the first 14 days, you can still exercise the withdrawal right. Contact us within that 14-day window, and we will cancel your access and provide a refund. We will process eligible EU/UK refund requests as soon as possible (typically within 5–10 business days). The refund will be issued back to your original payment method (see **Refund Processing** below). We may ask you to confirm that you have not accessed the content, as part of our due diligence in honoring these requests.
- **Services and Live Sessions:** If any AI Master product is considered a service (for example, live coaching or interactive sessions), similar EU/UK rules apply: you have 14 days to cancel unless you request or consent that we start the service within those 14 days. If you do ask us to start a service (e.g., schedule a one-on-one session) during the cooling-off period, and we fully perform the service within that time, you might lose the right to cancel after the service is delivered (we would charge for the portion of service provided up to cancellation, or not refund if it’s fully completed within the 14 days, per the EU Consumer Rights Directive). We will make any such terms clear before you book services.
- **Outside EU/UK:** For customers outside the EU/UK, the above 14-day statutory refund right typically does not apply. Our **standard refund policies** (as described in this document) will govern, except where local law provides otherwise. For instance, if you’re in a jurisdiction that mandates a different refund or cancellation period for digital goods, we will adhere to that law. Absent such provisions, once you download or access our digital content, refunds are only granted per our policy (e.g., within the 7-day guarantee window or prorated for unused modules, as applicable). We always strive to be fair and transparent globally, but we must also abide by the varying laws of different regions.

How to Request a Refund

If you believe you are eligible for a refund under the terms above, you must submit a request through the **Whop platform** (since our products are sold via Whop). Whop

provides a Resolution Center that facilitates communication and refund processing between creators (us) and customers (you). To request a refund for an AI Master purchase, please follow these steps:

1. **Sign in to your Whop account.** Use the same account you used to purchase the AI Master product.
2. **Navigate to your memberships/purchases:** Go to your account settings and find the **Memberships** or **Purchases** section (on Whop, you can go to “**My Memberships**” when logged in).
3. **Select the AI Master purchase:** Click on the specific product or subscription for which you want a refund (e.g., your AI Master Pro subscription or The AI Master Method course purchase).
4. **Click "Request a Refund":** You should see an option to **Request a refund** for that purchase. Click this, and a form or dialogue will appear.
5. **Provide details and submit:** Follow the on-screen instructions to complete your refund request. You'll be asked to give some information about why you're requesting the refund. Please be honest and provide any relevant details – for example, “I am within the 7-day window and would like to cancel,” or “I was charged for auto-renewal 2 days ago and I don't want to continue.” The more info you give, the easier it is for us to review your case quickly. Once you've filled in the details, submit the request.

After submission, your refund request will be sent to us (the creator) through Whop's Resolution Center. We will review the request alongside this policy's terms. We may reach out via the Resolution Center if we need more information (for example, to confirm that you haven't accessed content in the case of a 14-day EU withdrawal or 7-day guarantee claim). Please keep an eye on your email or Whop notifications for any messages. We aim to respond to refund cases promptly (typically within 1-3 business days).

Please do not request a chargeback with your bank or card issuer while your refund request is under review, as chargebacks complicate the process. We are committed to resolving refund requests fairly and in line with this policy. Using the Whop refund request flow is the fastest and smoothest way to get your refund processed. If you have any trouble with the above steps, you can also contact us directly (see

Contact Us below), but using Whop's system helps ensure your request is logged and tracked properly.

Refund Approval and Processing

When a refund is approved, we will process it promptly and you will receive the money back via the original payment method you used. Here's what to expect after approval:

- **Notification of Approval/Denial:** Through the Whop Resolution Center, we will inform you of the outcome of your request. If approved, we'll confirm the refund amount and that it's being issued. If we are unable to approve it (due to not meeting criteria), we will provide an explanation. (In some cases, we might offer an alternative resolution if appropriate, such as a partial refund or credit, but this will be discussed with you).
- **Refund Method:** All refunds are issued to the **original payment method** you used at purchase. For example, if you paid with a credit or debit card, the refund will be credited back to that card. If you used a payment platform (such as PayPal or a cryptocurrency via Whop, etc.), the refund will go back through that platform. We generally cannot send the refund to a different account or in cash/check; it has to go back the same way it came, for security and compliance reasons.
- **Processing Time:** After we issue the refund on our end, it may take a few days for you to see the money. In most cases, refunds show up in your bank or credit card account within **3–5 business days**. However, depending on your bank or payment provider, it can sometimes take up to **5–10 business days** for the refund to be fully processed and reflected on your statement. This timing is largely due to banking processes which are outside our control. We will do our part to initiate the refund as quickly as possible (usually within 1-2 business days of approval), and then it's in the hands of the payment networks. We appreciate your patience during this period.
- **Currency and Payment Fees:** Refunds will generally be in the same currency you paid in. If you paid in a different currency or via a service that takes fees, note that minor differences in the exact amount due to exchange rates or third-party fees may occur. We refund the full amount we received for your purchase. If any fees were deducted by your bank or payment provider, those are unfortunately not something we control. Similarly, if exchange rates changed between purchase and refund, the amount you get back in your local currency

could slightly differ. We do not charge any refund processing fees.

- **Confirmation:** You should receive an email or notification from Whop (and possibly from your payment provider) once the refund is processed. If some time has passed (e.g., more than 10 business days) and you do not see your refund, please first check with your bank/card (sometimes they hold credits for verification) and then let us know so we can assist in tracking it. We can provide a refund transaction reference if needed to help your bank locate it.

Rest assured, once a refund is approved by us, you **will** get your money back. We stake our reputation on honoring our policies and doing right by our customers.

Limitations and Exceptions to Refunds

While we have the above refund policies in place to be as fair as possible, there are certain circumstances where **full refunds will not be granted**. These limitations exist to prevent misuse of our services and to align with the nature of digital content. Please review these carefully:

- **Content Access or Usage Beyond Threshold:** If you have **accessed or consumed a significant portion of the digital content**, you may lose eligibility for a full refund. For instance, if you purchased a course and have already watched most of the videos or downloaded substantial materials, you cannot then claim a refund simply because you changed your mind. Our 7-day guarantee for AI Master Pro and Prompt Lab Pro is meant for initial evaluation of the service; it is not meant to be a free trial to consume all content and then get money back. Similarly, with “The AI Master Method”, once you’ve accessed certain modules, those modules are non-refundable. In summary, if the product was delivered to you and you made use of it in a meaningful way, we typically will not refund that purchase (unless required by law in specific cases). We monitor usage logs (e.g., whether course videos have been viewed, whether prompt generations were utilized, etc.) to determine if content was accessed. If our records show substantial usage, we reserve the right to decline the refund, even if it’s within an otherwise valid time window.
- **Course Completed or Product Fully Used:** If you **complete** an AI Master course or extensively use a product, that indicates you received the value of it, and thus no refund will be issued. For example, if you joined AI Master Pro and downloaded all available resources or finished an entire course within the first week, you have essentially used the service, and a refund will be denied even if

within 7 days. Our policy is that the **spirit** of the refund window is for evaluation, not full consumption. Once a digital product is delivered in full (e.g., all modules unlocked or all files provided) or a subscription's content for the period has been utilized, the sale is final. This is standard for digital goods in many industries – *“try before you consume it all”*. We appreciate your understanding on this point.

- **Outside Allowed Windows:** Any refund request made **after the stated window** (e.g., after 7 days for Pro/Prompt Lab, or after 48 hours for a renewal, or after 14 days for EU withdrawals) will generally not be accepted. We have to maintain these time boundaries to be fair and consistent to all customers. If you miss the window, unfortunately we cannot usually make exceptions. (One minor exception: if a technical issue or outage on our side prevented you from using the service initially and thus you could not properly evaluate it within the period, we may consider that in our decision – we do strive to be reasonable.)
- **Duplicate Purchases or Bundle Components:** If you accidentally purchase the same product twice or purchase a bundle containing a product you already had, please contact us. This is not exactly a “refund” scenario but we will work with you to resolve it (via refunding the duplicate or offering account credit for other services). We want to ensure you aren't paying twice for the same item. However, note that if you purposely maintain two memberships or accounts, we assume it's intentional.
- **Violation of Terms of Service:** If your account is terminated or suspended due to a **breach of our Terms of Service or EULA** (for example, fraudulent activity, sharing content without permission, abuse of our system, etc.), you will not be entitled to a refund for any unused portion of your subscription or course. Users who violate our agreements forfeit their right to money-back guarantees. This is to protect our community and content. We hope to never have to enforce this, but it's important to state.
- **Chargeback Abuse:** Filing a chargeback with your bank without giving us a chance to resolve your issue is not in good faith and is against this policy. We encourage you to use the official refund process (as described above) rather than immediately disputing a charge. If a chargeback is initiated while a refund is already processed or in progress, it can delay or invalidate your refund. We track chargeback claims and may deny refunds to users who are suspected of abusing the system (e.g., repeatedly purchasing and chargeback without cause). Again, we emphasize: talk to us first – we're here to help.

- **Digital Products “As Described”:** If the digital content you purchased is delivered **as described and without defect**, and you simply decide you don’t want it *after using it*, that is not a valid reason for a refund outside our stated guarantees. We work hard to describe our courses and services accurately on their sales pages. If something is not clear, we urge you to ask before buying. If the product materially deviates from what was advertised, that’s on us and we will of course make it right (through a refund or remedy). But if it matches the description and works, then post-use disinterest isn’t grounds for a refund. Think of it like buying a movie download – if you watch the movie, you generally can’t “return” it just because you didn’t like the ending, unless the platform had a satisfaction guarantee. We have our 7-day satisfaction periods for exactly this reason, but they assume limited usage as explained.

In short, **full refunds are not given if content is accessed, the course is delivered/consumed, or the product is substantially used**, except where we explicitly allow it (as in the above sections) or where required by applicable law. We believe this approach is fair: it protects our intellectual property and business while still giving genuine customers ample opportunity to evaluate our offerings. If you have any confusion about whether you should be eligible for a refund, please reach out – we will clarify based on your specific situation.

Compliance with Consumer Protection Laws

We strive to ensure that this Refund Policy not only reflects our own terms but also **complies with all relevant consumer protection laws** in the regions we operate. Our goal is to meet or exceed legal requirements, and nothing in this policy is intended to limit any rights you have under law. Below are some key legal compliance points:

- **European Union:** As detailed in the **EU/UK 14-Day Digital Content Withdrawal Rights** section, we adhere to the EU Consumer Rights Directive (Directive 2011/83/EU) and related regulations. This means EU consumers have a 14-day cooling-off period for digital content (unless waived by immediate access) and we fully honor that. We also follow EU rules for services (e.g., pro-rating services if canceled within 14 days after starting at consumer’s request). Our policy is aligned with these laws, and we are continuously monitoring any updates to EU consumer law (for instance, new requirements for easy cancellation, disclosure, etc.) to ensure compliance.
- **United Kingdom:** The UK’s consumer protection laws (which closely mirror the EU rules, via the UK Consumer Contracts Regulations 2013 and Consumer

Rights Act 2015) are also respected. UK customers have essentially the same digital content cancellation rights as EU customers, and we treat UK purchases accordingly. Even post-Brexit, the UK maintained the 14-day online purchase cancellation rules, and we follow them. We also comply with any UK-specific requirements, such as those under the Competition and Markets Authority guidance for fair terms.

- **United Arab Emirates:** WINER MEDIA FZCO is based in the UAE, and we are subject to UAE consumer protection regulations. We comply with the **UAE Federal Law No. 15 of 2020 on Consumer Protection** and the **UAE E-Commerce Law (Federal Decree Law No. 14 of 2023)**, as well as any implementing regulations. These laws ensure that consumers in the UAE have rights such as obtaining services that match their description and the ability to **return or exchange goods and services purchased online in accordance with the law**. While the UAE laws don't specify a uniform "cooling-off" period for digital content like the EU, they do mandate honest business practices, clear refund policies, and fair treatment. We interpret and apply our policies in line with those principles. For example, if a digital service is not delivered as promised, UAE law would protect the consumer, and we would provide a remedy (refund or fix) accordingly. We also ensure our pricing, advertising, and terms are transparent as required. In essence, UAE customers can trust that this policy is crafted to be consistent with their legal rights under UAE law.
- **United States:** U.S. consumer protection law for digital purchases can vary by state, but generally there isn't a federal 14-day rule equivalent. However, there are laws about **truth-in-advertising**, **clear refund terms**, and certain states have specific rules for automatic subscription renewals (e.g., California's auto-renewal law) and for online sales. We endeavor to comply with all applicable U.S. laws and regulations. This includes honoring our posted refund policy (which forms part of our contract with you), not engaging in unfair or deceptive acts (FTC Act compliance), and following any state-mandated refund rules for specific scenarios. For instance, some states might require pro-rated refunds if a service is canceled, or have gift card refund rules, etc. While those may not directly apply to our products, we mention it to assure you that we keep legal compliance in mind. If U.S. law provides you any non-waivable right to a refund or cancellation, we will respect that fully. Additionally, if you're a resident of certain states (like California) with enhanced consumer rights, know that we are aware of those and incorporate them (e.g., easy cancellation mechanisms, no penalties for using your rights, etc., as reflected by our straightforward

cancellation and refund request process).

- **Other Jurisdictions:** We have a global customer base. If you reside in a country or region not explicitly listed above, we still aim to comply with all relevant laws there. Our policy is intentionally robust to cover general consumer-friendly practices. Should there be a conflict between this policy and a local law that applies to you, **the law will prevail**, and we will adjust our process to ensure compliance. For example, some countries might have longer cooling-off periods or specific e-commerce regulations – we will honor those. We also do not seek to limit any statutory warranties or remedies you might be entitled to (like if the content is defective or not as described, you may have rights to repair/replacement or refund under laws which we of course follow).

In summary, this Refund Policy is designed not just as our promise to you, but to **align with legal standards in the EU, UK, UAE, U.S., and other applicable regions**. We regularly review our terms to ensure we remain compliant. Our commitment is that you will not have fewer rights than the law grants you – and in many cases, our own guarantees (like the 7-day refund windows) go beyond what the law strictly requires, as a sign of good faith and confidence in our products. If you believe any part of this policy contradicts your local consumer laws, please let us know; that would be an oversight on our part, and we will correct it and honor the law.

Updates to This Policy

We may update or modify this Refund Policy from time to time to reflect changes in our products, feedback from customers, or changes in legal requirements. Whenever we make a material change, we will:

- **Post the Updated Policy:** The latest version of the Refund Policy will always be available on our Whop page (alongside our TOS, EULA, and Privacy Policy) and/or on our official website. We will update the “Effective Date” at the top to let you know when the last changes occurred. Please check that date to see if it’s newer than the last time you reviewed the policy.
- **Notify Users of Changes:** If changes are significant, we may also provide additional notice (such as an email notification to our subscribers or a notice in the Whop dashboard for members). We understand the importance of transparency, so we will aim not to surprise you with new terms without warning. Minor tweaks or clarifications that do not reduce your rights might be made without a formal announcement, but major changes affecting refund eligibility or

procedure would be communicated.

- **Graceful Application:** Generally, any changes to the refund policy will apply **prospectively**. That means they will govern new purchases or refund requests after the effective date. If you bought something under an old policy, the terms that were in place at that time will typically apply to that purchase's refund eligibility. (For example, if at the time you bought a course, the policy said a 30-day refund window, and later we change it to 7 days, you would still have 30 days for that particular purchase.) We will clarify in any update notice if we intend to make it retroactive (which is unlikely and would only be done if legally required or in your favor).
- **Feedback:** We welcome customer feedback on our policies. If something is unclear or you have suggestions for making it easier to understand, please reach out. We want our terms to be as user-friendly as possible.

By continuing to use our services or by making new purchases after an updated Refund Policy is in effect, you will be indicating your acceptance of the revised terms. If you ever disagree with an update, you can contact us to discuss concerns or choose to not make new purchases under the new policy. We don't lock anyone in – our aim is to maintain your trust through fair policies.

Contact Us

We are here to help and answer any questions you might have about this Refund Policy or any refund-related issue. If you need assistance, please don't hesitate to reach out:

Via Whop: The fastest way for any purchase-related concerns (including refunds) is through the Whop Resolution Center, as described above. This keeps a record associated with your order and helps us assist you efficiently.

Additional Support: If you have general inquiries (not necessarily refund-related), you might find quick help in our FAQs or community channels (if available). However, for anything specific to payments and refunds, contacting us directly is best.

We value your satisfaction and want to ensure your experience with **AI Master** is positive. If you're reaching out about a refund, rest assured we will treat your case with fairness in line with this policy. And if you're simply unsure about something in this policy, we will happily clarify it for you. Our team is committed to transparency and customer service.

Thank you for trusting AI Master with your learning and AI journey. This Refund Policy is here to protect both your investment and our content. We sincerely hope you won't need to use it — because we aim to deliver exceptional value that exceeds your expectations — but if you do, we've got you covered under the terms above. Happy learning!