

REFUND POLICY

MUNAI Service

Effective Date: June 27, 2026

1. GENERAL PROVISIONS

1.1. This Refund Policy (the "Policy") governs the procedure for refunds for the paid features of the MUNAI service (the "Service"), provided by Individual Entrepreneur Babchenko Anastasia Anatolievna, Taxpayer Identification Number (TIN/HVHH) 20316045, state registration number 286.1588595, registered in the Republic of Armenia (the "Administration", "we", "us").

1.2. This Policy forms an integral part of the Terms of Service and the Public Offer of the Service. By purchasing any paid plan, you confirm that you have read, understood, and accept this Policy.

1.3. This Policy applies to all paid subscriptions and features purchased through the Service.

2. NATURE OF THE PAID SERVICE

2.1. The paid features provide immediate electronic access to digital content and functionality (the "Digital Service"), including the extended functionality and the artificial-intelligence-based features described in the Terms of Service.

2.2. Access is activated automatically upon confirmation of payment, and the Digital Service is provided continuously throughout the paid subscription period.

2.3. By completing a purchase, you expressly request that the provision of the Digital Service begin immediately, and you acknowledge that performance starts at the moment of activation.

3. REFUND CONDITIONS

3.1. General rule. Subscription fees are non-refundable after payment, because access to the Digital Service is granted immediately and in full upon activation.

3.2. Service not provided. If, due to a technical fault attributable to us, access was not activated and the Digital Service was not provided at all, you are entitled to a full refund.

3.3. After activation. Once access has been activated and the subscription period has begun, fees are not refunded, including for unused or partially used periods and for cancellation before the end of the period.

3.4. Mandatory consumer rights. Nothing in this Policy excludes or limits any rights that cannot be waived under the mandatory consumer-protection legislation of the Republic of Armenia. Where such legislation grants a right to a refund that cannot be excluded by agreement, that right prevails over this Policy to the extent of any conflict.

3.5. Discretionary refunds. At our sole discretion, we may grant a full or partial refund in exceptional cases, including: (a) a prolonged failure of a paid feature caused by us that we were unable to remedy; (b) a duplicate or erroneous charge; or (c) an unauthorized payment confirmed after verification.

4. CASES WHERE REFUNDS ARE NOT PROVIDED

4.1. Refunds are not provided where, in particular:

- the subscription has been activated and/or used;
- you have changed your mind or no longer need the Service;
- you are dissatisfied with AI-generated entertainment or informational content (including dream

interpretation, personality analysis, belief work, and recommendations), the nature of which is described in the Terms of Service;

- you expected a specific result from entertainment or informational features;
- your access was restricted or terminated due to a violation of the Terms of Service;
- you did not cancel the subscription before its automatic renewal, where automatic renewal applies.

5. SUBSCRIPTION CANCELLATION AND RENEWAL

5.1. The subscription period and the renewal terms are those displayed in the Service at the time of purchase.

5.2. You may cancel your subscription at any time. Cancellation takes effect at the end of the current paid period; until then, access is retained. The fee already paid for the current period is not refunded.

5.3. Where a subscription renews automatically, you can disable renewal in the Service or by contacting us before the next billing date. Fees already charged for a renewed period are subject to this Policy.

6. REFUND REQUEST PROCEDURE

6.1. To request a refund, contact us at info@munaye.com and provide: the email address or identifier of your account, the date and amount of the payment, the payment system used, and the reason for the request.

6.2. We review refund requests within 10 (ten) business days of receipt and may request additional information to verify the payment.

6.3. Approved refunds are returned to the original payment method through the payment system used for the payment (Tribute or Paddle). The time of crediting depends on that payment system and your bank.

6.4. Refunds are processed subject to the rules and technical capabilities of the relevant payment system.

7. CHARGEBACKS AND DISPUTES

7.1. If you experience any problem with a payment or the Service, please contact us first at info@munaye.com so that we can resolve it.

7.2. Initiating a chargeback or a payment dispute without first contacting us may result in suspension of access to the Service while the dispute is being reviewed.

8. CONTACT

8.1. For all refund-related inquiries: info@munaye.com.

9. FINAL PROVISIONS

9.1. This Policy is governed by the legislation of the Republic of Armenia.

9.2. The Administration may amend this Policy at any time. The current version is always available in the Service, and continued use of the Service after changes constitutes acceptance of the amended Policy.

9.3. If any provision of this Policy is found to be invalid, the remaining provisions remain in full force.

LEGAL DETAILS

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