Withdrawal and refunds

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Right of withdrawal

1. You may withdraw from a distance contract with the Provider (as defined in the Terms) within 14 days without giving reasons and without costs, except as stated in 4.3.
2. The period runs from the day the contract is concluded (Analysis — payment confirmation; Account — registration).
3. To withdraw, inform us by an unequivocal statement, e.g. e-mail to velmere141@gmail.com or letter to the Provider's address given in the model form in Section 6. You may use the model form in Section 6, but it is not obligatory.
4. It is sufficient to send your statement before the period expires.

Starting a paid analysis early

1. If you ask us to start before the withdrawal period ends, the site will ask for a separate declaration. You keep your right to withdraw until all the statutory conditions for losing it have been met.
2. For paid digital content supplied without a tangible medium, those conditions include prior express consent to start, acknowledgement that the right will be lost on delivery and confirmation of the contract on a durable medium (Article 16(m) of Directive 2011/83/EU).
3. For a paid service, the right may end after the service has been fully performed if you gave the required prior express consent and acknowledged that the right would be lost after full performance (Article 16(a) of Directive 2011/83/EU).

When you may withdraw

1. You may withdraw before the service is fully performed or the report is delivered. You can still withdraw after that point if the statutory conditions for the exception have not been met. Missing required pre-contract information can extend the statutory period.
2. Your rights if the report does not conform to the contract and the rules on refunds for undelivered areas apply independently of withdrawal.

Effects of withdrawal

1. We will refund all payments received from you without undue delay and in any event within 14 days of receiving your withdrawal notice.
2. We will use the same means of payment you used (via Stripe), unless you expressly agree otherwise; you will not incur any fees.
3. If you withdraw before a service requested to start early has been fully performed, we can charge a proportionate amount for work already performed only if the applicable law permits it.
4. After withdrawal we may disable account access to the report covered by the withdrawal to the extent permitted by law.

Free services

Basic Analysis, Prescan, Quote, guest mode and the Account are free. You can stop using them at any time — for the Account via the erasure request in the Account or by e-mail. Withdrawal from the Account contract within 14 days is also possible at no cost.

Model withdrawal form

(Annex I(B) to Directive 2011/83/EU / Annex 2 to the Polish Consumer Rights Act — complete and return this form only if you wish to withdraw from the contract)

To:
Velmere (Marcin Bajak)
ul. Zjednoczenia 26, 67-100 Nowa Sól
e-mail: velmere141@gmail.com

I/We(*) hereby give notice that I/We(*) withdraw from my/our(*) contract for the provision of the following service / supply of the following digital content(*):

.....
(e.g. Audit / Shield / Real Markets Analysis, Pro / Advanced Plan, order ID)

Ordered on(*) / received on(*):.....

Name of consumer(s):.....

Address of consumer(s):.....

E-mail address given at payment or of the Account (helps identify the order):.....

Signature of consumer(s) (only if this form is notified on paper):.....

Date:.....

(*) Delete as appropriate.

Principle: you pay only for delivered scope

1. The price is the sum of the prices of individual Areas (out of the product's 18). An Area's price comes from a fixed value weight and fixed compute units; it does not depend on the number of findings or on run time.
2. Areas 1–7 (Basic) are always free, also within paid plans.
3. An Area that cannot be executed already at Prescan is not included in the Quote.
4. An Area that, after payment, is not executed or only partially executed is not charged — its price is refunded.
5. We never charge extra. The final amount equals the Quote or is lower, never higher.

Area prices (full scope)

Prices are final prices in euro and include all taxes due, including VAT where applicable. The Advanced plan is intended for Audit; for Shield and Real Markets it will follow later and those prices are shown for information.

– 1–7 (Basic): Audit: EUR 0 · Shield: EUR 0 · Real Markets: EUR 0
– 8: Audit: EUR 19 · Shield: EUR 4 · Real Markets: EUR 3
– 9: Audit: EUR 18 · Shield: EUR 4 · Real Markets: EUR 5
– 10: Audit: EUR 20 · Shield: EUR 4 · Real Markets: EUR 6
– 11: Audit: EUR 24 · Shield: EUR 2 · Real Markets: EUR 3
– 12: Audit: EUR 18 · Shield: EUR 1 · Real Markets: EUR 2
– Pro (1–12) total: Audit: EUR 99 · Shield: EUR 15 · Real Markets: EUR 19
– 13: Audit: EUR 24 · Shield: EUR 5 · Real Markets: EUR 6
– 14: Audit: EUR 31 · Shield: EUR 6 · Real Markets: EUR 6
– 15: Audit: EUR 23 · Shield: EUR 5 · Real Markets: EUR 7
– 16: Audit: EUR 43 · Shield: EUR 8 · Real Markets: EUR 4
– 17: Audit: EUR 53 · Shield: EUR 7 · Real Markets: EUR 5
– 18: Audit: EUR 26 · Shield: EUR 3 · Real Markets: EUR 2
– Advanced (1–18) total: Audit: EUR 299 · Shield: EUR 49 · Real Markets: EUR 49

Area names and descriptions are shown in the Service for each product.

Settlement steps

1. Prescan and Quote — free; we establish which Areas can run and show a per-Area Quote, valid for 30 minutes.
2. Payment — you pay the Quote upfront (Stripe).
3. Run and delivery — the Report contains a coverage table of all 18 Areas with each Area's state (executed within declared scope / partially executed / not executed — data source unavailable / technical error) and the reason.
4. Recalculation — after delivery we recalculate with the same allocation. Only Areas fully executed within their declared scope (state "EXECUTED", scope "BOUNDED") remain payable; others are EUR 0.
5. Refund of the difference — if the recalculated amount is lower than paid, we refund the difference without undue delay, at the latest within 14 days of delivery to the same payment method, free of charge. You will be informed by e-mail and in the Account.
6. No Report — if no Report is delivered (up to 3 attempts), we refund the full amount.

Example: Audit Pro, Quote EUR 99. Area 11 could not run because a data source was unavailable. Settlement: 99 - 24 = EUR 75; refund EUR 24.

What these rules do not cover

1. Number of findings — a Report with no findings is a performed service if the Areas were executed according to their described method; it is not a ground for refund.
2. Disagreement with conclusions — not a ground for refund by itself; if you believe the Report does not conform (e.g. an Area marked executed was not executed as described), file a complaint (Terms Section 11).
3. These rules do not limit statutory consumer rights (withdrawal, where available; remedies for non-conforming digital content).

Business Customers and invoices

1. Sections 1–3 apply to Business Customers as well.
2. Refunds after invoicing are documented by a corrective invoice (via KSeF if the original invoice was issued in KSeF).

Chargebacks

Please contact velmere141@gmail.com before disputing a payment with your bank — refunds for undelivered scope are made without any dispute.