

Returns and Refunds Policy

Effective date: June 29th, 2026

Last updated: July 26, 2026

This Returns and Refunds Policy applies to subscriptions to the Wallet platform purchased from Wallet Inc., a Delaware corporation ("Wallet", "we", "us"), by a business customer ("you"). Wallet provides software as a service; there are no physical goods to return. Read this Policy together with our Terms of Service and Privacy Policy.

Automatic renewal

Paid subscriptions renew automatically. Unless you cancel before the renewal date, your subscription renews for successive periods equal to your prior term (for example, month to month or year to year), and we will charge your payment method the then-current fee for each new period until you cancel. The current price for your plan is shown in our plan catalog and on your order form or account. Charges continue until you cancel; cancelling stops the next renewal.

Cancellation

You may cancel your subscription at any time, on your own, through your account settings, with no additional steps and no requirement to speak with anyone. You may also cancel by contacting billing@wallet.inc. Cancellation stops future renewal charges. When a subscription ends, the account is placed in a frozen state (access and features disabled, billing stopped), consistent with our Terms of Service and Privacy Policy.

The free Visitor tier is always available at no charge and requires no cancellation.

Refunds

Subscription fees are non-refundable, except where required by law. You can cancel at any time to stop future renewals; cancellation stops the next charge but does not refund fees already paid or any unused portion of the current period. We are unable to offer refunds because we incur non-recoverable downstream costs (for example, message-delivery fees) as the Service is used. We do not currently offer free trials.

If you believe you were billed in error, contact billing@wallet.inc within 60 days of the charge and we will review it. If we confirm a billing error, we will refund or credit the incorrect amount to your original payment method promptly, and in any event within 30 days of

confirming it. This period does not limit any rights you may have under applicable law or under your card network's or issuer's dispute process.

Merchant Credit (note for Guests)

"Merchant Credit" is store credit that a Merchant issues to its Guests for use toward the Merchant's own goods or services (for example, to handle a refund). Merchant Credit is issued and honored by the Merchant, not by Wallet, and is governed by the Merchant's own policies and, for the Guest's use of the wallet, by the Guest Wallet Terms. Questions about Merchant Credit or a Merchant's refunds should be directed to that Merchant.

Contact

Billing and refund questions: billing@wallet.inc. Wallet Inc., 275 E. Hillcrest Dr. #160-21, Thousand Oaks, CA 91360.