

REFUND POLICY

Last updated: 11.03.2026

This Refund Policy explains how refunds, cancellations, and billing issues are handled for the subscription-based digital platform, including services related to interactive tests, quizzes, brain games (the "Service") operated by HaldenCraft LLC ("Company", "we", "us", or "our"). This Refund Policy forms part of, and should be read together with, our Terms & Conditions, Privacy Policy, and Cookie Policy.

The Service is offered to users located in the United Kingdom, the United States of America, and Canada.

1. General Principles

The Service provides access to interactive tests, quizzes, brain games, and related digital content for entertainment, personal interest, and self-assessment purposes only. Refunds are handled in a transparent and fair manner in accordance with applicable consumer protection laws.

Nothing in this Refund Policy limits or excludes any mandatory statutory rights you may have under applicable law.

2. Subscriptions and Automatic Renewal

Subscriptions are billed on a recurring basis (e.g., monthly or annually) as disclosed at the time of purchase and automatically renew unless cancelled before the end of the current billing period.

You may cancel your subscription at any time through your account settings. Cancellation will take effect at the end of the current billing period, and you will continue to have access to the Service until that time. You are responsible for cancelling subscription before the renewal date if you do not want to continue using the Services.

3. UK Consumers – Cooling-Off Period

If you are a consumer located in the United Kingdom, you may have the right to cancel your subscription within 14 days of purchase under the Consumer Contracts Regulations 2013.

For digital content and services, the Service will begin immediately upon purchase only if you provide your explicit consent by checking the box confirming that you:

- request immediate access to the Service, and
- acknowledge that by doing so you may lose your statutory right to cancel once the Service has begun, in accordance with applicable law.

If you do not provide this consent, your statutory cancellation rights remain fully unaffected.

Except where required by applicable law, subscription fees are non-refundable once the billing period has started. This does not affect any mandatory consumer rights or statutory remedies available to you under applicable law.

4. Free Trials

If a free trial or promotional period is offered, the specific terms (including duration and conversion to a paid subscription) will be clearly disclosed at sign-up.

Unless you cancel before the end of the free trial, your subscription will automatically convert to a paid subscription, and your payment method will be charged the applicable subscription fee.

Charges incurred after a free trial ends are generally non-refundable, except where required by applicable law.

5. Refund Eligibility

Except where required by applicable law:

- Subscription fees are non-refundable once a billing period has started.
- We do not provide partial refunds for unused time, unused features, or changes of mind.

If the Service or any part of the digital content has been accessed, used, or consumed, this may affect refund eligibility, except where required by applicable law.

Notice to California Subscribers: California residents may cancel their subscription, without penalty or obligation, at any time before midnight of the third business day after the date the subscription was purchased.

For subscribers residing in certain U.S. jurisdictions where additional consumer rights apply, you may have the right to cancel your subscription **without charge or obligation** within a specified period after subscribing, as required by applicable law.

If a subscriber passes away before the end of an active subscription term, the subscriber's estate may be entitled to a refund for the unused portion of the subscription covering the period after the date of death.

If a subscriber becomes unable to use the Services due to a qualifying disability before the end of the subscription term, the subscriber may be entitled to a refund for the unused portion of the subscription covering the period following the onset of the disability, provided that notice is given to the Company in accordance with the refund request procedure described in these Terms.

Refunds may be considered, at our discretion or where required by law, in limited circumstances such as:

- Duplicate or erroneous charges.
- Technical issues preventing access to the Service for a sustained period.
- Billing errors attributable to us.

6. How to Request a Refund

To request a refund, please contact our support team using the contact details provided below and include:

- Your full name and account email address.
- A description of the issue.
- Relevant transaction details.

Refund requests must be submitted within 10 business days from the date the issue occurred.

7. Refund Processing

Approved refunds will be processed using the original payment method and through the original payment provider (e.g., Stripe).

Processing times may vary depending on your payment provider and financial institution.

8. Chargebacks and Payment Disputes

If you believe a charge was unauthorized or incorrect, we strongly encourage you to contact us before initiating a chargeback with your bank or card issuer.

When initiating a chargeback or payment dispute with your bank or card issuer instead of contacting us first, we reserve the right to suspend or terminate your account pending resolution.

Chargebacks are handled in accordance with the rules of the payment provider and applicable card networks.

The Company reserves the right to restrict refunds or access in cases of:

- Repeated refund requests.
- Excessive or abusive chargeback activity.
- Suspected fraud or misuse of services.

The Company may suspend or terminate an account if a user violates Terms & Conditions or related policies. In such cases, access to the Service may end immediately, and any remaining subscription period or purchases may be forfeited, except where a refund is required by applicable law.

9. Regional Consumer Rights

United States: Refund rights vary by state. Nothing in this policy limits rights that cannot be waived under applicable state law.

Canada: Refund rights are subject to applicable provincial consumer protection laws. Nothing in this policy limits mandatory rights under such laws.

United Kingdom: This policy does not affect your statutory rights under UK consumer protection law.

10. Changes to This Refund Policy

We may update this Refund Policy from time to time. The latest version will be made available on our website. Material changes will be communicated where required by law.

11. Contact Information

For questions about refunds, cancellations, or billing issues, please contact:

Email: support@marble-iq.com

Company: HaldenCraft LLC.

Registered Address: 524 Adrian Street, Waterloo, IA, 50703, United States of America.

We answer during 48 business hours (except weekends and holidays).