WW SOFTWARE DEFENDER

Refund Policy — Fraud & Risk Intelligence API

Version 1.2 | Effective Date: August 26, 2026 | Replaces v1.1 (August 15, 2026)

This Refund Policy describes how the Company handles refund requests for paid Subscriptions to WW Software Defender. It should be read together with the Terms of Use, in particular Section 3B (Subscription Plans, Billing and Overage, including Setup Fees) and Section 3C (Cancellation).

1. Payment Processor

All paid Subscriptions are processed by Paddle.com Market Limited ("Paddle"), acting as the Merchant of Record. Paddle handles the payment transaction, invoicing, and, where applicable, its own buyer protection mechanisms. This Policy describes the Company's refund practices as the seller of the Service; it operates alongside, and does not replace, Paddle's own Buyer Terms, available at paddle.com/legal. Where a mandatory right under Paddle's Buyer Terms or applicable law conflicts with this Policy, that mandatory right prevails for that specific transaction.

2. Free Plan

The Free Plan does not require a payment method and carries no billing obligations. As no payment is made, no refund is applicable to the Free Plan.

3. 30-Day Money-Back Guarantee

The Company offers an unconditional 30-day money-back guarantee on all paid Subscription Plans (Starter, Growth, Business). If a Customer is not satisfied with the Service for any reason, the Customer may request a full refund of the most recent Subscription Fee, Overage Charge, or One-Time Setup Fee, provided the request is made within 30 days of the date the relevant charge was processed. No justification is required.

(a) Scope of the Guarantee.

The 30-day guarantee applies independently to each of the following charge types:

— Subscription Fee — the recurring monthly charge for Starter, Growth, or Business;

— One-Time Setup Fee — the €99 (Growth) or €299 (Business) onboarding fee described in Section 3B(f) of the Terms of Use;

— Overage Charge — any charge billed for usage exceeding the monthly event allowance.

Each charge carries its own independent 30-day window, measured from the date that specific charge was processed.

(b) How to Request a Refund.

To request a refund under this guarantee, contact kelsonfilipedev@gmail.com with the subject line: "Refund Request — WW Software Defender", including the Customer's account details, the charge date, and the amount in question.

(c) Processing.

Refund requests made within the 30-day window are approved as a matter of course, absent evidence of fraud or abuse of this guarantee. Once approved, refunds are processed by Paddle, as Merchant of Record, to the original payment method, typically within 5 to 10 business days, depending on the payment method and card issuer.

(d) Effect on Access.

Where a refund is issued for a Subscription Fee, access to the Service under the corresponding Subscription Plan will be revoked upon processing of the refund. A refund does not entitle the Customer to continued use of the Service for the refunded billing cycle.

(e) Requests Made After 30 Days.

Refund requests made after the applicable 30-day window are handled at the Company's discretion. The Company may still issue a refund where required by applicable law — including any mandatory consumer protection right applicable to the Customer's jurisdiction, or any statutory withdrawal period administered by Paddle as Merchant of Record — or where a demonstrable billing error or duplicate charge is identified.

4. Chargebacks and Payment Disputes

Because the Company offers an unconditional 30-day money-back guarantee, Customers are strongly encouraged to request a refund directly, as described in Section 3, rather than initiate a chargeback with their card issuer or bank. Direct refund requests are typically resolved faster than chargeback disputes, which are handled through Paddle as Merchant of Record in the first instance.

Repeated or unwarranted chargebacks may result in suspension of access to the Service, in accordance with Section 11 of the Terms of Use.

5. Downgrades

Customers who downgrade from a higher-tier paid plan to a lower-tier paid plan, or to the Free Plan, will retain access to their current (higher) plan's features and event allowance until the end of the current, already-paid billing cycle. No refund or credit is issued for the difference in price for the remainder of that cycle, nor for any Setup Fee already paid outside the 30-day guarantee window described in Section 3. The downgrade takes effect at the start of the next billing cycle.

6. Changes to This Policy

The Company reserves the right to update this Refund Policy, with prior notice published on the platform whenever operationally feasible. Continued use of the Service after publication of a new version constitutes acceptance of the changes.

7. Governing Law and Jurisdiction

This Refund Policy is governed by the law of the Republic of Angola, without prejudice to applicable international consumer protection standards, including those of the European Union where the Customer is subject to such standards. The courts of the District of Luanda, Republic of Angola, shall have exclusive jurisdiction over any disputes arising from this Policy, without prejudice to any mandatory consumer protection venue applicable to the Customer.

8. Related Policies

This Refund Policy should be read together with the following, which form part of the agreement between you and the Company:

— Terms of Use — https://ww-software-defender.vercel.app/legal/terms

— Privacy Policy — https://ww-software-defender.vercel.app/legal/privacy

— Data Processing Agreement (DPA) — https://ww-software-defender.vercel.app/legal/dpa

9. Contact

For questions regarding this Refund Policy or a specific refund request: Kelson Tchisseke Filipe Muiani, doing business as WW Software Defender | Email: kelsonfilipedev@gmail.com | Subject: "Refund Request — WW Software Defender"