Refund Policy

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1. Introduction

This Refund Policy explains how Seneka handles refund requests, cancellations, billing concerns, and related payment issues for digital products, subscription services, AI-generated reports, and other services made available through the Seneka platform.

Seneka provides digital, technology-based services, including AI-assisted trademark reports, AI-generated legal information products, subscription-based access, and related platform features. Because many Seneka products are delivered electronically, made available immediately, or generated specifically for a user after purchase, refund eligibility may be limited except where required by applicable law or expressly approved by Seneka.

This Refund Policy is intended to provide clear and transparent information about when refunds may be available, when purchases are generally considered final, how customers may submit refund requests, and how Seneka reviews and processes those requests.

This Refund Policy forms part of, and should be read together with, Seneka's Terms of Service, Billing & Payments Policy, Privacy Policy, AI Disclaimer, and any other applicable policies, terms, product descriptions, order forms, or service-specific rules published by Seneka. By purchasing, subscribing to, accessing, or using any Seneka product or service, the customer agrees to this Refund Policy.

This Refund Policy applies to all products and services offered by Seneka, including without limitation:

AI-generated trademark reports;

AI-generated legal information reports;

digital reports, documents, summaries, and research outputs;

subscription plans, membership plans, and recurring billing services;

paid platform features and account-based services;

API access, developer tools, or usage-based digital services, if offered;

enterprise, business, or professional plans, unless a separate written agreement states otherwise;

marketplace, attorney-related, or professional participation services, if made available by Seneka;

promotional, discounted, beta, trial, or limited-access paid services;

any other digital products or services provided by Seneka through its website, platform, applications, or related services.

For purposes of this Refund Policy, "Seneka," "we," "us," and "our" refer to Seneka, operated by Lukas Innovation Group LLC. "Customer," "user," "you," and "your" refer to any person or entity that purchases, subscribes to, accesses, or uses Seneka products or services.

Nothing in this Refund Policy is intended to limit any mandatory consumer rights, statutory refund rights, or other protections that may apply under applicable law. Where applicable law gives you refund rights that cannot be waived or limited by contract, those legal rights will continue to apply.

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2. Scope

This Refund Policy applies to all paid products, digital services, subscriptions, and other commercial offerings provided by Seneka, unless a separate written agreement expressly provides different refund terms.

Without limitation, this Refund Policy applies to the following products and services.

2.1 AI Trademark Reports

This Refund Policy applies to all AI-generated trademark reports, trademark search reports, trademark risk assessments, trademark monitoring reports, similarity analyses, clearance reports, registrability assessments, and any other trademark-related reports generated or delivered through the Seneka platform.

Unless otherwise required by applicable law, AI-generated trademark reports that have been generated, processed, delivered, downloaded, or otherwise made available to the customer are generally considered completed digital products and are not eligible for a refund.

2.2 AI-generated legal information reports

This Refund Policy applies to AI-generated legal information reports, legal analyses, legal summaries, document reviews, compliance reports, legal research outputs, AI-generated recommendations, and any other legal-information products generated through Seneka.

Because these reports are generated specifically for an individual customer using computing resources immediately following purchase, they are generally treated as completed digital services once generation has commenced or the report has been made available.

2.3 Subscription Plans

This Refund Policy applies to all recurring and non-recurring subscription services offered by Seneka, including monthly, annual, promotional, enterprise, professional, or other subscription plans.

Subscriptions may include access to premium platform features, enhanced AI functionality, additional report generation, account benefits, or other paid services made available during the subscription term.

Unless otherwise stated, cancellation of a subscription prevents future renewals but does not automatically entitle the customer to a refund for the current billing period.

2.4 Marketplace Transactions

If Seneka introduces a marketplace, professional services marketplace, attorney marketplace, document marketplace, or similar commercial platform, this Refund Policy shall apply to marketplace-related purchases to the extent not superseded by separate marketplace terms or applicable provider-specific agreements.

Certain marketplace purchases may be subject to additional refund rules depending on the nature of the service, the participating provider, applicable law, contractual arrangements, or marketplace-specific policies.

2.5 API Services and Developer Products

This Refund Policy applies to paid API access, developer tools, software integrations, SDKs, usage-based services, consumption-based billing, prepaid credits, API subscriptions, and any related developer products that may be offered by Seneka.

Unless expressly stated otherwise, fees for API usage, consumed computing resources, processed requests, generated outputs, or other services already provided are generally non-refundable.

2.6 Enterprise Services

This Refund Policy applies to enterprise subscriptions, business accounts, organizational plans, corporate licensing arrangements, and other commercial agreements unless separate written contractual terms governing refunds have been executed between Seneka and the applicable customer.

Where an Enterprise Agreement, Master Services Agreement (MSA), Order Form, Statement of Work (SOW), or other negotiated commercial contract establishes different refund provisions, those contractual terms shall prevail over this Refund Policy to the extent of any inconsistency.

2.7 Promotional Offers and Trial Services

This Refund Policy also applies to discounted subscriptions, promotional offers, introductory pricing, beta programs, pilot programs, limited-access services, free trials that convert into paid subscriptions, and similar promotional offerings, except where expressly stated otherwise in the applicable promotional terms.

2.8 Future Products and Services

This Refund Policy shall also apply to any future digital products, software features, AI services, online tools, cloud-based services, legal technology solutions, mobile applications, integrations, or other commercial offerings introduced by Seneka, unless separate refund terms are published for a specific product or service.

2.9 Geographic Application

This Refund Policy applies to customers worldwide who purchase products or services directly from Seneka.

Certain jurisdictions may provide mandatory consumer protection rights or statutory refund rights that cannot be limited or excluded by contract. Where applicable law grants customers greater protections than those described in this Refund Policy, Seneka will comply with such legal requirements to the extent required by applicable law.

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3. Digital Nature of Services

Seneka provides digital products, software services, AI-powered technologies, cloud-based functionality, and subscription services that are delivered electronically. Unlike physical goods, Seneka products are created, processed, accessed, or made available digitally and do not involve the shipment or delivery of tangible items.

Many Seneka products are generated specifically for an individual customer following the submission of a request, purchase, or subscription. These products may include AI-generated trademark reports, AI-generated legal information reports, document analyses, research outputs, recommendations, compliance materials, or other customized digital deliverables.

3.1 Immediate Commencement of Services

Unless expressly stated otherwise, Seneka begins providing digital services immediately after a successful payment or upon activation of an eligible subscription.

Depending on the product purchased, service delivery may include one or more of the following activities:

- allocation of cloud computing resources;
- initiation of AI processing and model execution;
- generation of customer-specific reports or analyses;
- retrieval, processing, or organization of relevant data;
- activation of premium platform features;
- reservation of system capacity or licensed resources;
- provision of immediate access to digital content or subscription benefits.

Because these services begin automatically, performance of the purchased service may commence before the customer has viewed, downloaded, or used the final output.

3.2 AI Processing and Consumption of Computing Resources

Many Seneka services rely on advanced artificial intelligence models, cloud infrastructure, third-party technology providers, proprietary software systems, and computational resources that begin processing customer requests immediately after they are submitted.

Once a request has been accepted for processing, Seneka may incur operational expenses, including but not limited to:

- AI inference and model execution costs;
- cloud computing and infrastructure usage;
- database queries and processing operations;
- software licensing costs;
- API usage fees;
- third-party service charges;
- security, monitoring, and processing expenses;
- other technology costs associated with generating the requested service.

These costs may be incurred regardless of whether the customer subsequently downloads, reviews, or fully uses the generated output.

3.3 Customized Digital Deliverables

Many products offered through Seneka are created specifically for an individual customer based on information provided by that customer at the time of purchase or request.

Such products are personalized digital deliverables that are generated on demand and are not pre-manufactured, mass-produced, or capable of being returned, recovered, or resold after creation.

Accordingly, once generation or processing has commenced, the purchased service may be considered substantially performed, subject to applicable law.

3.4 Completion of Digital Performance

For purposes of this Refund Policy, a digital product or service may be considered delivered or substantially performed when any of the following occurs:

- AI generation has commenced;
- a report has been generated;
- digital content has been made available to the customer's account;
- subscription access has been activated;
- premium features have become available;
- API credits or computing resources have been allocated or consumed;

- the purchased digital service has otherwise been provided or made accessible.

The customer is not required to download, open, review, or actively use the delivered product for digital performance to be considered complete.

3.5 Effect on Refund Eligibility

Because Seneka's products are digital in nature and frequently involve immediate processing, individualized AI generation, and the consumption of computing and technology resources upon purchase, refunds are generally not available after digital performance has commenced or the requested product has been generated, except:

- where expressly provided in this Refund Policy;
- where approved by Seneka at its sole discretion;
- where required by applicable law; or
- where a separate written agreement provides otherwise.

Nothing in this section is intended to limit any non-waivable statutory rights or mandatory consumer protections that may apply under applicable law.

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4. Payment Models

Seneka offers its products and services through different payment models depending on the nature of the product, the method of delivery, and the applicable pricing structure.

Certain services may be available free of charge, while others may be offered as one-time digital purchases or recurring subscription plans. Each payment model is subject to the refund rules described in this Refund Policy, unless separate terms expressly provide otherwise.

The availability, pricing, features, and billing methods applicable to each payment model may vary from time to time and may be updated in accordance with Seneka's Terms of Service.

4.1 Free Services

Seneka may provide certain products, features, tools, or platform functionality without charge ("Free Services").

Free Services are intended to allow users to explore the Seneka platform, evaluate available functionality, or access limited features without purchasing a paid product or subscription.

Because no payment is collected for Free Services, they are not eligible for refunds, reimbursements, credits, or other forms of compensation.

Seneka reserves the right to modify, replace, suspend, limit, or discontinue any Free Services at any time, with or without prior notice, to the extent permitted by applicable law.

4.2 One-Time Digital Purchases

Certain Seneka products are offered as one-time digital purchases rather than recurring subscriptions.

These products may include AI-generated trademark reports, AI-generated reports, document analyses, or other digital products that are purchased individually and delivered electronically following payment.

One-time digital purchases are generated or prepared specifically for the customer after an order has been submitted. As described in Section 3 (Digital Nature of Services), the generation of these products typically begins immediately after payment and involves the allocation of computing resources, AI processing, and other technology services.

Unless otherwise required by applicable law or expressly approved by Seneka, one-time digital purchases are generally not refundable after digital performance has commenced or the purchased report has been generated, delivered, or otherwise made available to the customer.

4.3 Subscription Services

Seneka also offers recurring subscription plans that provide ongoing access to premium platform features, enhanced AI capabilities, and other subscription benefits during the applicable subscription period.

Subscription services are billed on a recurring basis until cancelled by the customer or otherwise terminated in accordance with the Terms of Service.

Unless expressly stated otherwise, subscription fees are charged in advance for each billing period and are subject to the refund provisions described in this Refund Policy.

Seneka may, from time to time, offer promotional free trials, introductory access periods, or other limited-time subscription offers. Any such promotions will be governed by the specific terms presented at the time of the offer, including eligibility requirements, trial duration, automatic renewal conditions, and applicable billing practices

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4.4 Monthly Subscription Plan

Monthly subscriptions provide access to eligible premium services for successive monthly billing periods.

Unless cancelled before the applicable renewal date, monthly subscriptions automatically renew at the then-current subscription price.

Subscription fees paid for a monthly billing period are generally non-refundable once the billing period has commenced, except where required by applicable law or expressly provided in this Refund Policy.

4.5 Annual Subscription Plan

Annual subscriptions provide access to eligible premium services for a twelve (12) month subscription period.

Annual plans may be offered at preferential pricing compared to equivalent monthly subscriptions.

Unless cancelled before the applicable renewal date, annual subscriptions automatically renew for successive annual billing periods.

Except where required by applicable law or expressly approved by Seneka, annual subscription fees are generally not refundable on a prorated basis after the subscription period has begun.

4.6 Automatic Renewal

To ensure uninterrupted access to subscription services, eligible subscriptions may renew automatically at the end of each billing period.

By purchasing a recurring subscription, the customer authorizes Seneka or its authorized payment processor to charge the designated payment method for each renewal period until the subscription is cancelled.

Customers are responsible for maintaining accurate payment information and for cancelling subscriptions before the next renewal date if they do not wish to continue the subscription.

4.7 Subscription Upgrades

Customers may be permitted to upgrade their subscription plan at any time through the Seneka platform, subject to availability.

Where an upgrade is requested, Seneka may immediately provide access to the additional features included in the upgraded subscription.

Depending on the billing model in effect at the time of the upgrade, Seneka may charge a prorated amount, immediately charge the applicable subscription fee, apply available account credits, or begin the upgraded subscription at the next billing cycle.

The applicable billing method will be presented during the upgrade process.

4.8 Subscription Downgrades

Customers may request to downgrade their subscription plan using the options made available within the Seneka platform.

Unless otherwise specified, subscription downgrades become effective at the beginning of the next billing cycle.

Downgrading a subscription does not entitle the customer to a refund, credit, or reimbursement for any unused portion of the current subscription period unless required by applicable law.

Certain premium features, usage limits, or subscription benefits may no longer be available once the downgrade becomes effective.

4.9 Subscription Cancellation

Customers may cancel an eligible subscription at any time through their account settings or by using any other cancellation method provided by Seneka.

Cancellation prevents future automatic renewal but does not automatically terminate access to subscription services during the remainder of the prepaid subscription period.

Unless otherwise required by applicable law or expressly approved by Seneka, cancellation does not entitle the customer to a full or partial refund for the current billing period.

4.10 Future Billing

Following cancellation, no additional recurring subscription charges will be initiated after the customer's current paid subscription period expires, unless the customer subsequently reactivates the subscription or purchases a new subscription plan.

Customers remain responsible for all subscription fees, taxes, and other charges that were validly incurred before cancellation became effective.

4.11 Access After Cancellation

Unless the subscription is terminated for fraud, abuse, violation of the Terms of Service, or another lawful reason permitting immediate termination, customers will generally retain access to subscription benefits until the expiration of their prepaid subscription period.

After the subscription expires, the customer's account may automatically transition to the free version of the Seneka platform, where such free access is available.

Following expiration, premium features, AI usage allowances, report generation limits, subscription benefits, and other paid functionality may be reduced, restricted, or discontinued.

4.12 No Refund for Unused Subscription Time

Except where required by applicable law or expressly approved by Seneka, customers are not entitled to refunds, credits, or prorated reimbursement for:

- unused subscription time;
- unused AI usage allowances;
- unused report generation limits;
- unused subscription benefits;
- failure to use the subscription;
- failure to cancel before an automatic renewal; or
- partial use of any subscription period.

Nothing in this section limits any mandatory statutory consumer rights or non-waivable legal protections that apply under applicable law.

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5. General Refund Policy

Seneka provides digital products, AI-generated outputs, subscription-based services, and other technology services that are delivered electronically and, in many cases, made available immediately after purchase.

Because Seneka's products are digital in nature and may involve immediate access, individualized AI processing, and the consumption of computing resources, all purchases are generally final once digital performance has commenced.

This means that, except as described in this Refund Policy or required by applicable law, Seneka does not automatically provide refunds for completed digital products, generated reports, used subscription periods, or services that have already been made available to the customer.

5.1 Final Sale Principle

Unless otherwise required by applicable law or expressly approved by Seneka, purchases are generally considered final when:

- a digital report has been generated;
- a digital report has been delivered or made available;
- AI processing has commenced;
- subscription access has been activated;
- premium features have been made available;
- API or computing resources have been consumed;
- the purchased service has otherwise been provided.

A customer is not required to download, open, review, or actively use the product for the purchase to be considered fulfilled.

5.2 No Automatic Refunds

Submitting a refund request does not guarantee that a refund will be approved.

Each request is reviewed individually based on the nature of the product, the payment history, the reason for the request, the status of service delivery, technical records, account activity, applicable law, and any other relevant circumstances.

Seneka may approve, deny, partially approve, or request additional information before making a refund decision.

5.3 Exceptions to the General Policy

Although purchases are generally final, Seneka may consider refund requests in limited circumstances, including where:

- the customer was charged more than once for the same purchase;
- a billing error occurred;
- payment was processed in error;
- a technical failure prevented delivery of the purchased product;
- the purchased digital report was not generated or made available;
- unauthorized or fraudulent payment activity is confirmed;
- Seneka is required to provide a refund under applicable law;
- Seneka expressly approves a refund as a discretionary courtesy.

These exceptions are not automatic and may require verification by Seneka or its payment processor.

5.4 Discretionary Refunds

Seneka may, at its sole discretion, issue a refund, partial refund, service credit, promotional credit, subscription extension, or other remedy in appropriate circumstances.

Any discretionary refund or credit provided by Seneka does not create an obligation to provide the same or similar remedy in the future.

Approval of one refund request does not guarantee approval of any other refund request, even where the circumstances appear similar.

5.5 Refunds Required by Law

Nothing in this Refund Policy is intended to limit, waive, or exclude any mandatory consumer rights, statutory cancellation rights, refund rights, or other legal protections that cannot be limited by contract.

Where applicable law requires Seneka to provide a refund, cancellation right, cooling-off period, or other remedy, Seneka will comply with such legal requirements to the extent required.

If there is a conflict between this Refund Policy and mandatory applicable law, the mandatory legal requirement will prevail.

5.6 Customer Responsibility Before Purchase

Customers are responsible for reviewing the product description, pricing, subscription terms, usage limits, report scope, AI limitations, billing frequency, renewal terms, and any other applicable information before completing a purchase.

By completing a purchase, the customer acknowledges that Seneka provides digital products and services and that refund eligibility may be limited once the service has begun or the product has been generated.

5.7 No Refund for Change of Mind

Except where required by applicable law or expressly approved by Seneka, Seneka does not provide refunds solely because a customer:

- changed their mind after purchase;
- no longer needs the product or service;
- failed to read the product description;
- misunderstood the nature or scope of the service;
- expected a different legal, business, or trademark outcome;
- did not use the subscription or report after purchase;
- forgot to cancel before renewal;
- selected the wrong product or plan;
- experienced dissatisfaction unrelated to a technical failure or billing error.

5.8 Alternative Remedies

In some cases, instead of issuing a refund, Seneka may offer an alternative remedy, such as:

- regenerating a report;
- correcting a technical delivery issue;
- restoring access to a purchased product;
- providing service credit;
- extending subscription access;
- applying credit toward a future purchase.

Seneka will determine, in its reasonable discretion, whether an alternative remedy is appropriate based on the circumstances.

Nothing in this section shall be interpreted as guaranteeing the completeness, accuracy, availability, or continued validity of information obtained from third-party data sources.

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6. Situations Eligible for Refund

Although purchases made through Seneka are generally final once digital performance has commenced, Seneka may consider refund requests in limited circumstances where a payment error, technical failure, unauthorized transaction, or other qualifying issue has occurred.

Refund eligibility is determined on a case-by-case basis. The examples below describe circumstances where Seneka may consider issuing a refund, partial refund, service credit, subscription extension, report regeneration, or another appropriate remedy.

Approval is not automatic and may require verification by Seneka, its payment processor, or a relevant financial institution.

6.1 Duplicate Payment

A refund may be considered where a customer was charged more than once for the same product, report, subscription period, or transaction due to a payment processing error, system issue, or duplicate billing event.

Where Seneka verifies that a duplicate charge occurred and only one product or service was intended to be purchased, Seneka may refund the duplicate payment or provide another appropriate remedy.

A duplicate payment does not include separate purchases of different reports, separate subscription periods, or multiple purchases intentionally completed by the customer.

6.2 Multiple Accidental Purchases

Seneka may consider a refund request where a customer accidentally completed multiple purchases of the same or substantially identical digital product within a short period of time.

In reviewing such requests, Seneka may consider whether:

- the purchases were made from the same account;
- the purchases involved the same or substantially similar product;
- the purchases occurred within a short time period;
- the reports were generated, downloaded, or used;
- computing resources were consumed;
- the customer contacted Seneka promptly after the issue occurred.

Where a report has already been generated or AI processing has already commenced, Seneka may offer a partial refund, account credit, report replacement, or other discretionary remedy instead of a full refund.

6.3 Billing Error

A refund may be considered where Seneka or its authorized payment processor confirms that a billing error occurred.

Billing errors may include, without limitation:

- an incorrect amount charged;
- an incorrect subscription plan charged;
- an incorrect billing period applied;
- taxes or fees incorrectly calculated;
- a cancelled subscription incorrectly renewed;
- a payment processed despite a confirmed system error;
- a charge made in a manner inconsistent with the applicable pricing terms displayed at the time of purchase.

Seneka may require transaction records, screenshots, invoices, payment confirmations, or other information reasonably necessary to verify the alleged billing error.

6.4 Technical Failure Preventing Delivery

Seneka may consider a refund request where a technical failure within Seneka's platform prevented the customer from receiving the purchased digital product.

Examples may include:

- a purchased report was not generated;
- a generated report was not made available to the customer's account;
- a system error prevented delivery of the purchased product;
- the customer was charged but the order was not successfully created;
- the platform failed to provide access to paid features after payment;
- a technical failure prevented completion of the purchased service.

Where technically feasible, Seneka may first attempt to correct the issue, regenerate the report, restore access, complete delivery, or provide an equivalent replacement before issuing a refund.

A refund will generally not be provided for issues caused by the customer's device, internet connection, browser settings, third-party software, incorrect information submitted by the customer, or failure to follow reasonable access instructions.

6.5 Report Not Generated

If a customer paid for a report and Seneka's records confirm that the report was never generated, processed, delivered, or made available, Seneka may provide a refund or offer to generate the purchased report without additional charge.

If AI processing commenced but the report failed due to a platform-side technical issue, Seneka may determine whether a full refund, partial refund, replacement report, or service credit is appropriate.

If the failure resulted from incomplete, inaccurate, unsupported, or improperly submitted customer information, Seneka may request corrected information before determining refund eligibility.

6.6 Unauthorized Transaction

Seneka may consider a refund request where a customer reports that a payment was unauthorized.

Unauthorized transaction claims may require verification, including payment records, account access logs, identity verification, bank or card issuer confirmation, fraud reports, or other supporting information.

Seneka may deny a refund request if the transaction appears to have been made by the account holder, an authorized user, a person with access to the customer's payment method, or someone using the customer's account credentials.

Customers are responsible for maintaining the confidentiality of their account credentials and payment information.

6.7 Fraudulent Activity

Where fraudulent payment activity is confirmed, Seneka may issue a refund, reverse the transaction, suspend the related account, revoke access to purchased products, disable generated outputs, or take other actions permitted under the Terms of Service and applicable law.

Seneka reserves the right to investigate suspected fraud, abuse, chargeback misuse, payment manipulation, account sharing, unauthorized access, or other improper conduct.

Refunds related to fraud may be coordinated with payment processors, banks, card networks, law enforcement, or other appropriate parties where necessary.

6.8 Subscription Renewal Error

Seneka may consider a refund request where a subscription was renewed after a confirmed cancellation or where a technical or billing error caused an unintended renewal.

To qualify for review, the customer may be required to provide evidence that cancellation was completed before the renewal date or that the renewal occurred due to a platform-side or payment processor error.

For the avoidance of doubt, forgetting to cancel a subscription before renewal does not, by itself, create an automatic right to a refund.

6.9 Failure to Activate Paid Access

A refund, credit, or service correction may be considered where a customer paid for a subscription or paid feature but Seneka's systems failed to activate the purchased access.

Where possible, Seneka may first restore the correct access, extend the subscription period, or provide account credit reflecting the period during which access was unavailable.

Refunds may not be available where access failure resulted from incorrect account use, login under a different account, customer-side technical issues, or failure to follow reasonable activation instructions.

6.10 Material Platform Error

Seneka may consider a refund or alternative remedy where a material platform error substantially prevented the customer from receiving the core benefit of the purchased product or service.

A material platform error does not include minor bugs, cosmetic issues, temporary slowdowns, general dissatisfaction, differences in user expectations, or limitations disclosed in Seneka's Terms of Service, AI Disclaimer, product descriptions, or other applicable policies.

Seneka may determine, in its reasonable discretion, whether the issue materially affected the purchased service.

6.11 Incorrect Product Purchased

Seneka may, at its discretion, consider a refund, exchange, or account credit where a customer accidentally purchased the wrong product or plan and promptly contacts Seneka before the purchased report is generated or the service is substantially used.

Once a digital report has been generated, AI processing has commenced, or paid access has been used, Seneka may decline a refund or offer a partial credit toward the correct product.

Customers are responsible for reviewing product descriptions, pricing, report scope, and plan details before completing a purchase.

6.12 Legal Requirement

Seneka will provide refunds where required by applicable law.

Depending on the customer's jurisdiction, applicable law may provide mandatory consumer rights, statutory cancellation rights, cooling-off periods, refund rights, or other protections that cannot be waived by contract.

Where such rights apply, Seneka will comply with them to the extent required by law. Where the law permits limitations for digital products, immediate service commencement, customized digital content, or fully performed services, Seneka may rely on those limitations where applicable.

6.13 Discretionary Courtesy Refunds

Seneka may, in limited circumstances, approve a refund, partial refund, credit, subscription extension, or other remedy as a discretionary courtesy.

Any such decision is made solely at Seneka's discretion and does not create a legal obligation, precedent, or entitlement for the same customer or any other customer in the future.

Seneka may consider factors such as account history, timing of the request, whether the service was used, whether costs were incurred, whether the request was made in good faith, and whether alternative remedies are available.

6.14 Alternative Remedies Before Refund

Where appropriate, Seneka may attempt to resolve an issue without issuing a monetary refund.

Alternative remedies may include:

- regenerating a report;
- correcting a delivery issue;
- restoring account access;
- activating the correct subscription plan;
- applying account credit;
- extending subscription access;
- replacing an unavailable product;
- correcting an invoice or billing record;
- providing technical support.

Seneka may determine that an alternative remedy is more appropriate than a refund where the purchased service can still be delivered or corrected.

6.15 Verification Required

Refund eligibility may depend on verification of the issue.

Seneka may request information such as:

- account email;
- order ID;
- transaction ID;
- invoice or receipt;
- payment date;

- product or plan purchased;
- description of the issue;
- screenshots or error messages;
- bank or card issuer information where relevant;
- any other information reasonably necessary to evaluate the request.

Failure to provide requested information may delay review or result in denial of the refund request.

6.16 No Automatic Entitlement

The situations described in this section identify circumstances where a refund may be considered. They do not guarantee that a refund will be issued.

Seneka reserves the right to deny refund requests that are unsupported, unverifiable, abusive, fraudulent, inconsistent with this Refund Policy, or related to services that have already been delivered, generated, consumed, or substantially performed.

Nothing in this section limits any mandatory refund rights or consumer protections that apply under applicable law.

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7. Situations Not Eligible for Refund

Except where expressly provided in this Refund Policy or required by applicable law, refunds will generally not be provided where the purchased digital product or service has been delivered, generated, activated, substantially performed, or otherwise made available to the customer.

The following examples identify common situations in which refund requests will generally not be approved. These examples are illustrative and are not intended to be exhaustive.

7.1 Change of Mind

Refunds will generally not be provided where the customer simply changes their mind after completing a purchase.

This includes situations where the customer no longer wishes to use the purchased product, no longer requires the report, decides not to proceed with a trademark application, or otherwise decides that the purchased service is no longer needed.

7.2 Accidental Purchase

Customers are responsible for reviewing their purchases before confirming payment.

Accidentally selecting a product, clicking the purchase button unintentionally, or purchasing a report without fully considering the purchase does not automatically entitle the customer to a refund.

7.3 Failure to Review Product Information

Refunds will generally not be provided because a customer failed to review or understand:

- the product description;
- report scope;
- pricing information;
- subscription features;
- billing frequency;
- renewal terms;
- usage limitations;
- AI disclosures;
- applicable legal disclaimers;
- this Refund Policy; or
- the Terms of Service.

Customers are responsible for reviewing available information before completing a purchase.

7.4 Dissatisfaction with Report Results

Seneka provides AI-assisted legal technology services designed to generate informational reports based on available data, user input, and artificial intelligence.

Refunds will generally not be provided solely because the customer:

- disagrees with the report findings;
- expected a different trademark risk assessment;
- expected a different legal analysis;
- disagrees with the AI-generated recommendations;
- believes another provider would reach a different conclusion;
- is dissatisfied with the overall report outcome.

Differences of opinion regarding legal strategy, trademark registrability, business decisions, or risk assessment do not constitute technical defects in the purchased service.

7.5 Misunderstanding AI Limitations

Customers acknowledge that Seneka utilizes artificial intelligence to assist in generating reports and analyses.

Refunds will generally not be provided because the customer misunderstood, underestimated, or disagreed with the inherent capabilities or limitations of artificial intelligence, including limitations disclosed in Seneka's AI Disclaimer or other applicable documentation.

7.6 Reports Already Generated or Delivered

Refunds will generally not be provided once:

- AI generation has commenced;
- a report has been generated;
- a report has been delivered;
- a report has been made available to the customer's account;
- the purchased digital product has otherwise been completed.

This applies regardless of whether the customer downloads, opens, prints, reviews, or otherwise uses the report.

7.7 Reports Already Downloaded

Where a report has already been downloaded, exported, copied, or otherwise accessed after delivery, refunds will generally not be provided unless required by applicable law.

7.8 Subscription Already Used

Refunds will generally not be provided for subscription periods during which the customer has received access to premium features, AI services, or other subscription benefits.

Partial use of a subscription period does not automatically create a right to a prorated refund.

7.9 Failure to Use the Service

Refunds will generally not be provided because a customer:

- chose not to use the purchased service;
- did not generate a report;
- failed to log into their account;
- did not access subscription features;
- forgot that a subscription was active; or
- otherwise failed to utilize the purchased service.

7.10 Forgotten Subscription Cancellation

Customers are responsible for managing their subscriptions and cancelling recurring billing before the applicable renewal date.

Refunds will generally not be provided because the customer forgot to cancel a subscription prior to automatic renewal.

7.11 Customer Device or Internet Issues

Refunds will generally not be provided where access difficulties result from circumstances outside Seneka's reasonable control, including:

- unstable internet connections;
- customer network failures;
- unsupported browsers;
- outdated operating systems;
- incompatible devices;
- local software conflicts;
- firewall restrictions;
- antivirus interference;
- VPN or proxy configurations;
- customer hardware failures.

7.12 Third-Party Service Delays

Seneka is not responsible for delays caused solely by third-party providers, including payment processors, banks, card issuers, internet providers, cloud infrastructure providers, or other independent service providers.

Temporary delays that do not prevent ultimate delivery of the purchased product generally do not qualify for a refund.

7.13 Attorney or Third-Party Disagreement

Refunds will generally not be provided because an attorney, trademark professional, consultant, examiner, government authority, business advisor, or other third party reaches conclusions that differ from those contained in a Seneka-generated report.

Seneka reports are informational tools and should not be interpreted as guarantees of legal outcomes.

7.14 Business or Trademark Outcome

Refunds will generally not be provided because:

- a trademark application is refused;
- a trademark registration is delayed;
- another party files a similar application;
- a legal dispute arises;
- a business decision changes;
- the customer decides not to proceed with filing.

Seneka does not guarantee any particular legal, commercial, regulatory, or trademark outcome.

7.15 Incorrect Information Submitted by the Customer

Refunds will generally not be provided where the quality or accuracy of a report is affected by information supplied by the customer that is incomplete, inaccurate, outdated, misleading, or otherwise incorrect.

Customers are responsible for reviewing all submitted information before requesting AI-generated services.

7.16 User Expectations

Refunds will generally not be provided solely because the purchased product or service did not satisfy the customer's personal preferences, expectations, assumptions, or subjective opinions.

7.17 Promotional Pricing

Refunds will generally not be provided because:

- a promotional offer expired;
- pricing changed after purchase;
- a discount became available later;
- another customer received a different promotional price;
- the customer became eligible for a future promotion after completing a purchase.

7.18 Currency Exchange or Banking Charges

Refunds will generally not be provided for currency conversion differences, foreign exchange fluctuations, international banking fees, card issuer fees, intermediary bank charges, or similar costs imposed by financial institutions.

7.19 Failure to Meet Customer Objectives

Refunds will generally not be provided because the purchased product did not produce the customer's desired commercial, legal, financial, branding, regulatory, or strategic outcome.

The purpose of Seneka's services is to provide AI-assisted informational analysis rather than guaranteed business or legal success.

7.20 Abuse of the Refund Process

Seneka reserves the right to deny refund requests where there is evidence of abuse, including repeated refund requests, misuse of payment disputes, attempts to obtain reports without payment, account manipulation, fraudulent conduct, or other activity inconsistent with this Refund Policy or the Terms of Service.

7.21 No Refund Based on Third-Party Decisions

Seneka provides AI-assisted informational reports and technology services intended to support customer decision-making. Seneka does not control, influence, or guarantee the decisions of trademark offices, courts, government authorities, administrative agencies, attorneys, intellectual property professionals, or any other third parties.

Accordingly, refunds will generally not be provided solely because:

- a trademark application is refused, rejected, opposed, cancelled, or otherwise unsuccessful;
- a trademark examiner reaches a conclusion different from that contained in a Seneka report;
- another legal professional provides a different opinion or recommendation;
- a government authority, court, or administrative body reaches a different legal conclusion;
- a third party challenges, disputes, or infringes a trademark;
- the customer experiences an unfavorable legal, commercial, or regulatory outcome after relying on a Seneka report.

Differences between Seneka's AI-assisted analysis and subsequent decisions made by third parties do not, by themselves, indicate that the purchased product was defective, inaccurate, or improperly delivered, and do not create an automatic right to a refund.

7.22 Illustrative Nature of this Section

The situations described in this section are intended as examples of circumstances in which refunds will generally not be available.

The absence of a particular circumstance from this list does not imply that a refund will be granted.

All refund requests are reviewed in accordance with this Refund Policy, Seneka's Terms of Service, applicable payment records, technical information, and mandatory requirements of applicable law.

Nothing in this section limits any mandatory consumer rights or statutory protections that cannot be waived under applicable law.

8. AI-Generated Reports

AI-generated reports constitute a core component of Seneka's digital services. Unlike pre-existing digital content, standardized documents, or downloadable templates, AI-generated reports are created specifically for an individual customer in response to a particular request submitted through the Seneka platform.

Each report is produced using proprietary workflows, artificial intelligence technologies, cloud computing infrastructure, customer-provided information, publicly available data where applicable, and other technology services required to generate a customized digital deliverable.

For this reason, AI-generated reports are generally treated as personalized digital products rather than mass-produced digital goods.

8.1 Individual Generation

Every AI-generated report is created specifically for the customer requesting the service.

The content of each report may depend upon:

- information submitted by the customer;
- selected report options;
- customer instructions;
- available data sources;
- AI model analysis;
- platform processing logic;
- other inputs relevant to the requested report.

Accordingly, each report represents a unique digital product generated for a specific transaction.

8.2 Immediate AI Processing

Generation of an AI report generally begins automatically after successful payment or confirmation of the customer's request.

Once processing has commenced, Seneka may immediately allocate computing resources and initiate one or more automated processes necessary to generate the requested report.

These processes may include:

- AI model execution;
- cloud computing resource allocation;
- data processing;
- document generation;
- database queries;
- software licensing;

- API requests;
- security verification;
- quality assurance processes;
- system monitoring;
- other technology operations reasonably required to complete the requested service.

These activities begin regardless of whether the customer ultimately downloads, reviews, or relies upon the completed report.

8.3 Consumption of Technology Resources

The generation of AI-assisted reports requires the consumption of computing resources, software services, cloud infrastructure, artificial intelligence processing capacity, and other technology resources.

These resources are consumed during report generation and cannot generally be recovered once processing has commenced.

The fees charged by Seneka compensate for the end-to-end provision of the requested AI service, including computational processing, AI model execution, cloud infrastructure utilization, software licensing, engineering and security operations, quality assurance processes, and the preparation of an individualized report.

Accordingly, a substantial portion of the value provided by Seneka consists of the technology services, computational processing, and technical operations performed during report generation rather than solely the final report ultimately delivered to the customer.

Operational expenses may therefore be incurred immediately upon commencement of the requested service, irrespective of whether the customer subsequently accesses, downloads, reviews, relies upon, or otherwise uses the completed report.

8.4 Customized Digital Deliverables

Each AI-generated report is prepared specifically for the individual customer and is intended solely for that customer's use.

Because reports are generated on demand in response to customer-specific requests, they are not inventory items, pre-produced digital files, or reusable products.

Once generated, an AI-generated report generally cannot be returned, recovered, withdrawn from use, repurposed for another customer, or resold in the ordinary course of business.

8.5 Completion of the Service

For purposes of this Refund Policy, an AI-generated report may be considered substantially performed once Seneka has initiated AI processing or generated the requested report.

Completion of digital performance does not depend upon whether the customer:

- downloads the report;
- opens the report;
- reviews the report;
- prints the report;
- relies upon the report; or
- ultimately uses the report for any legal, business, or commercial purpose.

The service may be considered completed once the requested report has been generated or otherwise made available to the customer's account.

8.6 No Guarantee of Legal or Commercial Outcomes

AI-generated reports are intended to provide informational analysis and technology-assisted insights based on the information available at the time of generation.

Seneka does not guarantee:

- trademark registration;
- approval by any trademark office or governmental authority;
- legal success;
- commercial success;
- regulatory approval;
- absence of conflicting rights;
- future legal developments;
- future marketplace activity; or
- any particular legal, commercial, or business outcome.

Differences between an AI-generated report and subsequent decisions made by attorneys, trademark examiners, courts, governmental authorities, or other third parties do not, by themselves, establish that the report was defective or improperly generated.

8.7 Customer Responsibility

Customers are responsible for ensuring that information submitted for report generation is complete, accurate, current, and suitable for the requested analysis.

Seneka is not responsible for inaccuracies, omissions, incomplete analyses, or other limitations resulting from incorrect, incomplete, outdated, misleading, or otherwise inaccurate information supplied by the customer.

Where customer-provided information materially affects the generated report, such circumstances generally do not constitute grounds for a refund.

8.8 Refund Eligibility for AI-Generated Reports

Because AI-generated reports are individually created digital products that require immediate AI processing, consumption of computing resources, and substantial technological performance, refunds will generally not be available after:

- AI processing has commenced;
- report generation has begun;
- the report has been generated;
- the report has been delivered;
- the report has been made available to the customer's account; or
- the requested digital service has otherwise been substantially performed.

Exceptions may apply only where expressly provided in this Refund Policy, required by applicable law, or approved by Seneka in its sole discretion.

8.9 Relationship to Other Policies

This section should be read together with Seneka's Terms of Service, AI Disclaimer, AI Transparency Policy, Acceptable Use Policy, and all other applicable legal documentation governing the use of AI-powered services available through the Seneka platform.

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9. Subscription Cancellation

Customers may cancel an eligible Seneka subscription at any time using the cancellation options made available through the Seneka platform, account settings, billing portal, payment provider, or other method expressly provided by Seneka.

Cancellation is intended to stop future recurring charges. Unless otherwise stated or required by applicable law, cancellation does not automatically create a right to a refund for the current billing period.

9.1 Effect of Cancellation

When a customer cancels a subscription, the cancellation generally takes effect at the end of the then-current paid billing period.

This means that the customer will usually retain access to the applicable subscription features, benefits, and usage allowances until the expiration of the period already paid for.

Cancellation prevents future automatic renewals but does not reverse charges that were validly incurred before the cancellation became effective.

9.2 Access Until the End of the Paid Period

Unless Seneka terminates access earlier for fraud, abuse, violation of the Terms of Service, payment failure, legal requirement, or another permitted reason, the customer will generally continue to have access to the paid subscription until the end of the prepaid billing period.

For example, if a customer cancels a monthly subscription in the middle of a billing period, the customer may continue using the paid subscription features until the end of that monthly period.

If a customer cancels an annual subscription before the end of the annual term, the customer may continue using the paid subscription features until the end of that annual term, unless otherwise required by applicable law or expressly stated by Seneka.

9.3 No Automatic Refund Upon Cancellation

Cancellation of a subscription does not automatically entitle the customer to a refund, partial refund, prorated refund, credit, or reimbursement for the remaining portion of the current billing period.

Subscription fees are generally charged in advance for access during the applicable billing period. Once access has been activated or made available, the subscription service is considered provided for that billing period, subject to applicable law.

Seneka may consider refund requests only in the limited circumstances described in this Refund Policy, such as duplicate charges, verified billing errors, confirmed technical failures, unauthorized transactions, or where required by applicable law.

9.4 Customer Responsibility to Cancel Before Renewal

Customers are responsible for cancelling their subscription before the applicable renewal date if they do not wish to be charged for the next billing period.

Failure to use the subscription, forgetting to cancel, misunderstanding the renewal date, or deciding after renewal that the subscription is no longer needed does not automatically entitle the customer to a refund.

Seneka may send reminders or billing notices where required by law or where supported by the platform, but the customer remains responsible for managing their subscription and billing preferences.

9.5 Future Billing After Cancellation

After a subscription has been properly cancelled, Seneka will not intentionally initiate future recurring subscription charges for that subscription after the end of the current paid period, unless the customer reactivates the subscription, purchases a new subscription, or otherwise authorizes a new charge.

Customers remain responsible for all charges, taxes, fees, and payment obligations validly incurred before cancellation became effective.

If a customer believes they were charged after properly cancelling a subscription, they should contact Seneka promptly so the issue can be reviewed.

9.6 Loss of Subscription Benefits After Expiration

After the paid subscription period expires, the customer's account may automatically revert to the Free Services or limited access level, where available.

Following expiration, the customer may lose access to some or all paid features, including without limitation:

- premium AI functionality;
- report generation allowances;
- subscription-only tools;
- advanced platform features;
- stored premium outputs;
- usage limits associated with the paid plan;
- priority access or other subscription benefits.

Seneka may retain, restrict, archive, delete, or make unavailable certain subscription-related data, outputs, or features in accordance with the Terms of Service, Privacy Policy, and applicable law.

9.7 Cancellation Through Third-Party Platforms

If a subscription is purchased through a third-party platform, payment processor, app store, reseller, or external billing provider, cancellation may be required through that third party's account management or billing system.

Seneka may not be able to cancel, modify, or refund subscriptions purchased through third-party platforms unless permitted by the applicable third party.

Customers are responsible for following the cancellation procedures provided by the platform through which the subscription was purchased.

9.8 Confirmation of Cancellation

Customers should retain confirmation of cancellation, including any cancellation confirmation email, billing portal confirmation, account notice, or transaction record.

If there is a dispute regarding whether a subscription was cancelled before renewal, Seneka may request evidence showing the date and time of cancellation.

Cancellation is not complete until it has been successfully submitted and confirmed through the applicable cancellation method.

9.9 Immediate Termination by Seneka

Nothing in this section limits Seneka's right to suspend, restrict, or terminate access immediately where permitted under the Terms of Service or applicable law.

Seneka may immediately suspend or terminate subscription access where there is suspected fraud, payment abuse, chargeback misuse, unauthorized access, violation of the Terms of Service, unlawful conduct, security risk, or other conduct that may harm Seneka, its users, its systems, or third parties.

In such cases, the customer may not be eligible for a refund except where required by applicable law.

9.10 Mandatory Legal Rights

Nothing in this section is intended to limit any mandatory cancellation rights, refund rights, cooling-off rights, renewal notice rights, or other consumer protections that cannot be waived under applicable law.

Where applicable law requires a different cancellation process, refund treatment, or customer notice, Seneka will comply with such legal requirements to the extent required.

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10. Discretionary Remedies

Where Seneka determines, in its sole discretion, that a customer concern may be appropriately resolved without issuing a monetary refund, Seneka may elect to provide an alternative remedy.

Any alternative remedy is offered solely as a discretionary business accommodation and does not constitute an admission of liability, fault, product defect, service failure, or any obligation to provide the same or a similar remedy in the future.

Subject to the circumstances of a particular case, Seneka may determine that an appropriate remedy includes, without limitation:

- correcting a technical issue;
- restoring access to a purchased product or subscription;
- regenerating an AI-generated report where technically appropriate;
- correcting a delivery or processing error;
- applying an account or service credit;
- extending subscription access;
- issuing a partial refund;
- issuing a full refund where appropriate;
- providing any other reasonable remedy determined by Seneka.

The remedies listed above are illustrative only and are not guaranteed. The availability of any particular remedy depends on the specific facts and circumstances of each request.

Customers are not entitled to select, require, or demand any particular form of resolution, including a refund, replacement report, upgraded product, service credit, subscription extension, or any other specific remedy.

Seneka reserves the exclusive right to determine whether any remedy is appropriate and, if so, the nature, scope, and value of that remedy, subject to applicable law.

Where reasonably possible, Seneka may seek to resolve a customer's concern through corrective or alternative measures before issuing a monetary refund. However, nothing in this section obligates Seneka to provide any alternative remedy where Seneka determines that no remedy is appropriate.

The provision of any discretionary remedy in one case shall not establish a precedent or create any obligation for Seneka to provide the same or a similar remedy in any other case.

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11. Payment Disputes and Chargebacks

Seneka encourages customers to contact our support team before initiating a payment dispute, chargeback, or similar claim with a bank, card issuer, payment processor, or other financial institution.

Many payment-related concerns can be resolved more efficiently through Seneka's customer support process without the need for formal payment disputes.

11.1 Internal Resolution

Customers who believe that a payment was made in error, that a billing issue occurred, or that they may be entitled to a refund are encouraged to submit a refund request directly to Seneka in accordance with this Refund Policy before initiating a chargeback or other payment dispute.

Seneka will review such requests in good faith and, where appropriate, work with the customer to resolve the matter.

11.2 Chargeback Investigations

If a customer initiates a chargeback, payment dispute, or similar claim, Seneka reserves the right to investigate the transaction and respond to the payment processor, bank, card issuer, marketplace operator, or other financial institution.

As part of such investigation, Seneka may provide relevant information reasonably necessary to demonstrate that the transaction was valid and that the purchased products or services were delivered or made available.

Such information may include, without limitation:

- transaction records;

- payment confirmations;
- invoices and receipts;
- account activity logs;
- login records;
- IP address records;
- timestamps;
- report generation records;
- AI processing records;
- subscription activation records;
- product delivery confirmations;
- customer communications;
- acceptance of the Terms of Service and applicable policies;
- any other information relevant to the disputed transaction.

11.3 Effect of Payment Disputes

Where a chargeback or payment dispute has been initiated, Seneka may, to the extent reasonably necessary and permitted by applicable law:

- temporarily suspend access to paid services associated with the disputed transaction;
- suspend report generation or other premium functionality;
- restrict access to subscription benefits;
- suspend future purchases while the dispute remains unresolved;
- delay the processing of additional refund requests relating to the disputed transaction; or
- take other reasonable measures necessary to protect Seneka, its customers, payment systems, or service integrity.

Any temporary restrictions imposed under this section may remain in effect until the payment dispute has been resolved.

11.4 Fraudulent or Abusive Chargebacks

Seneka reserves the right to deny future purchases, suspend or terminate accounts, restrict access to services, or take other reasonable action where Seneka reasonably determines that a customer has engaged in fraudulent, abusive, bad-faith, or repetitive misuse of chargeback procedures or payment dispute mechanisms.

Examples may include, without limitation:

- disputing charges after successfully receiving the purchased service;
- intentionally obtaining AI-generated reports before initiating a payment dispute;
- repeated unsupported chargeback claims;
- knowingly providing false or misleading information during a payment investigation;
- attempting to avoid payment for services already delivered;
- engaging in payment fraud or other abusive conduct.

Nothing in this section is intended to discourage customers from exercising legitimate legal rights under applicable law.

11.5 Restoration of Access

If a payment dispute is resolved in Seneka's favor or if the customer satisfies the outstanding payment obligations, Seneka may, at its sole discretion, restore access to the customer's account, subscription, reports, or other purchased services where reasonably practicable.

Restoration of access is not guaranteed and may depend upon the nature of the dispute, the status of the customer's account, applicable legal requirements, and technical feasibility.

11.6 Cooperation with Payment Providers

Seneka may cooperate with payment processors, acquiring banks, card networks, financial institutions, marketplace operators, fraud prevention providers, and other authorized third parties in connection with payment verification, fraud prevention, dispute resolution, regulatory compliance, or lawful investigations.

Such cooperation may include providing information reasonably necessary to investigate disputed transactions or to comply with applicable legal obligations.

11.7 No Waiver of Rights

The initiation or resolution of a payment dispute, chargeback, or other financial claim does not waive any rights, remedies, defenses, or contractual protections available to Seneka under this Refund Policy, the Terms of Service, applicable agreements, or governing law.

Nothing in this section limits any mandatory consumer rights or legal protections that cannot be waived under applicable law.

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12. Refund Request Procedure

Customers who believe they may be eligible for a refund must submit a refund request to Seneka using the contact method provided in this Refund Policy or any other refund request process made available by Seneka.

Refund requests are reviewed individually and must include sufficient information to allow Seneka to identify the transaction, verify the customer account, understand the issue, and determine whether the request qualifies under this Refund Policy.

12.1 How to Submit a Refund Request

Refund requests should be submitted by contacting Seneka at:

support@senekalegal.com

Seneka may also provide a refund request form, billing portal, account support tool, or other designated process for submitting refund requests.

Where a specific refund process is made available, customers may be required to use that process to ensure proper review and processing.

12.2 Required Information

To request a refund, the customer should provide all information reasonably necessary to identify and evaluate the transaction, including:

- full name;
- account email address;
- order ID;
- invoice number or receipt;
- transaction ID, if available;
- payment date;
- product, report, or subscription purchased;
- amount charged;
- payment method or payment platform used;
- reason for the refund request;
- description of the issue;
- screenshots, error messages, or supporting documentation, if applicable;
- any prior communications with Seneka support regarding the issue.

Failure to provide accurate and complete information may delay review or result in denial of the request.

12.3 Verification of Account and Transaction

Seneka may require verification that the person submitting the refund request is the account holder, purchaser, authorized representative, or otherwise legally permitted to request action regarding the transaction.

Seneka may compare the information provided by the customer with account records, payment processor records, invoices, technical logs, access records, report generation records, subscription records, and other relevant information.

Seneka may decline to process a refund request where the transaction cannot be identified, the requester cannot be verified, or the request appears fraudulent, abusive, or unsupported.

12.4 Supporting Documentation

Depending on the reason for the request, Seneka may request additional information or supporting documentation.

This may include, without limitation:

- screenshots of error messages;
- bank or card statements showing the charge;
- payment processor receipts;
- duplicate charge records;
- cancellation confirmation records;
- billing portal screenshots;
- emails or support correspondence;
- proof of unauthorized transaction claim;
- device, browser, or technical information relevant to a reported failure;
- any other evidence reasonably necessary to evaluate the request.

Providing documentation does not guarantee approval of a refund.

12.5 Timing of Requests

Customers are encouraged to submit refund requests promptly after discovering the issue.

Delayed requests may be more difficult to verify and may reduce Seneka's ability to investigate payment records, technical logs, delivery records, or account activity.

Seneka may deny refund requests that are submitted after an unreasonable delay, where the service has already been delivered, generated, consumed, or substantially performed, except where required by applicable law.

12.6 Review Process

After receiving a refund request, Seneka may review:

- payment and billing records;
- account activity;
- subscription status;
- report generation status;
- delivery or access records;
- AI processing logs;
- technical error records;
- customer communications;
- applicable legal requirements;
- any other information relevant to the request.

Seneka may approve, deny, partially approve, or request additional information before making a final decision.

12.7 Incomplete or Unverifiable Requests

Seneka may be unable to process refund requests that are incomplete, inaccurate, unverifiable, unsupported, or submitted without sufficient identifying information.

If additional information is requested, the customer must provide the requested information within a reasonable time.

Failure to respond to a request for additional information may result in closure or denial of the refund request.

12.8 Requests Submitted Through Third Parties

If a purchase was made through a third-party platform, payment processor, app store, reseller, marketplace, or external billing provider, the customer may be required to request a refund directly through that third party.

Seneka may be unable to process refunds for transactions controlled by third-party billing systems, except where such processing is permitted by the applicable third party and available to Seneka.

Customers are responsible for following the refund procedures of the platform through which the purchase was made.

12.9 No Duplicate Processes

Customers should not submit multiple refund requests, payment disputes, chargebacks, or duplicate support tickets for the same transaction while a request is under review.

Duplicate submissions may delay review and may be consolidated, closed, or treated as part of the original request.

If a chargeback or payment dispute is initiated during Seneka's review of a refund request, Seneka may suspend or pause the internal refund review until the payment dispute is resolved.

12.10 Final Determination

Seneka will determine refund eligibility based on this Refund Policy, the Terms of Service, applicable product terms, account records, payment records, technical information, and applicable law.

Approval of a refund request is not guaranteed.

Any refund, credit, extension, regeneration, correction, or other remedy is provided only if Seneka determines that such remedy is appropriate or where required by applicable law.

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13. Review Process

Seneka reviews refund requests individually and in good faith based on the information available at the time of review.

Each request is evaluated according to this Refund Policy, the Terms of Service, applicable product terms, billing records, account activity, technical information, and any mandatory requirements of applicable law.

13.1 Individual Review

Refund requests are not approved automatically.

Seneka evaluates each request on a case-by-case basis, considering the specific facts and circumstances of the transaction, the product purchased, the status of service delivery, and the reason for the request.

The approval of one refund request does not guarantee approval of any other request, even where the circumstances appear similar.

13.2 Good-Faith Evaluation

Seneka will review refund requests in good faith and will consider relevant information provided by the customer, Seneka's internal records, payment processor information, technical logs, and any applicable legal requirements.

Good-faith review does not require Seneka to approve a refund where the request is unsupported, unverifiable, inconsistent with this Refund Policy, or related to a service that has already been delivered, generated, activated, consumed, or substantially performed.

13.3 Reasonable Review Period

Seneka will use reasonable efforts to review refund requests within a commercially reasonable time after receiving sufficient information from the customer.

The review period may vary depending on the complexity of the request, the payment method used, the need to verify transaction records, the involvement of third-party payment providers, the need to review technical logs, or whether additional information is required.

13.4 Additional Information

Seneka may request additional information, documentation, screenshots, payment records, account verification, technical details, or other evidence reasonably necessary to evaluate a refund request.

If additional information is requested, the customer must provide accurate and complete information within a reasonable time.

Failure to provide requested information may delay review, limit Seneka's ability to evaluate the request, or result in denial or closure of the request.

13.5 Technical and Billing Verification

As part of the review process, Seneka may verify whether:

- payment was successfully processed;
- the correct amount was charged;
- a duplicate charge occurred;
- a subscription was active or renewed;
- a cancellation was completed before renewal;
- paid access was activated;
- a report was generated;
- AI processing commenced;
- the report was delivered or made available;
- a technical failure prevented delivery;
- the customer accessed, downloaded, or used the purchased product.

Seneka may rely on system records, payment processor records, account logs, AI processing logs, delivery records, billing records, and other relevant information when making a determination.

13.6 Possible Outcomes

After completing its review, Seneka may:

- approve the refund request;
- deny the refund request;
- request additional information;
- issue a partial refund;
- provide a service credit;
- extend subscription access;
- regenerate or correct a report where technically appropriate;
- restore access to a purchased product;
- provide another discretionary remedy;
- close the request if it is incomplete, unsupported, abusive, or duplicative.

Seneka determines the appropriate outcome in its sole discretion, subject to applicable law.

13.7 No Guarantee of Approval

Submitting a refund request, providing supporting documents, or communicating with Seneka support does not guarantee approval of a refund.

Refunds and other remedies are available only where Seneka determines that they are appropriate under this Refund Policy or where required by applicable law.

13.8 Abuse or Bad-Faith Requests

Seneka may deny or close refund requests that appear fraudulent, abusive, repetitive, unsupported, misleading, or submitted in bad faith.

Seneka may also restrict access, suspend account activity, or take other reasonable action where refund requests are associated with payment abuse, chargeback misuse, unauthorized access, fraud, or violations of the Terms of Service.

Nothing in this section is intended to limit any mandatory consumer rights or lawful refund rights that may apply under applicable law.

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14. Processing Time

Seneka will use reasonable efforts to review refund requests and process approved refunds within a commercially reasonable time. Processing times may vary depending on the nature of the request, the payment method used, the payment provider involved, the completeness of the information submitted by the customer, and any additional verification required.

14.1 Review Time

After Seneka receives a complete refund request with sufficient information to identify the transaction and evaluate the issue, Seneka will generally aim to review the request within three (3) to seven (7) business days.

More complex requests may require additional time, including where Seneka must review technical logs, AI processing records, billing records, subscription activity, suspected fraud, unauthorized transaction claims, chargeback activity, or information from third-party payment providers.

The review period may be delayed if the customer does not provide complete or accurate information.

14.2 Additional Information May Extend Review

If Seneka requests additional documentation, screenshots, payment records, account verification, technical details, or other supporting information, the review period may be paused or extended until the requested information is received.

Failure to provide requested information within a reasonable time may result in denial or closure of the refund request.

14.3 Approved Refund Processing

If Seneka approves a refund, Seneka will submit the refund to the applicable payment processor, payment platform, app store, bank, card network, or other relevant payment provider.

After Seneka submits an approved refund, the time required for the funds to appear in the customer's account depends on the applicable payment provider and financial institution.

Approved refunds commonly take approximately five (5) to fifteen (15) business days to appear, but actual timing may vary.

14.4 Third-Party Payment Provider Timing

Refund timing may depend on third-party providers, including payment processors, card networks, banks, app stores, digital wallets, or other payment platforms used for the original transaction.

Seneka does not control the internal processing times of third-party providers, banks, card issuers, app stores, or financial institutions.

Where a purchase is made through a third-party platform, such as an app store or external payment provider, refund timing and approval may also be subject to that third party's policies, procedures, and processing timelines.

14.5 Original Payment Method

Approved refunds are generally returned to the original payment method used for the purchase, unless another method is required by applicable law, required by the payment provider, or expressly approved by Seneka.

If the original payment method is unavailable, expired, closed, blocked, or otherwise unable to receive a refund, additional processing time may be required, and Seneka may be limited by the capabilities or rules of the applicable payment provider.

14.6 Business Days

For purposes of this Refund Policy, “business days” generally means Monday through Friday, excluding weekends, public holidays, bank holidays, and days when relevant payment processors, financial institutions, or service providers are not operating.

Processing times may be longer during holidays, high-volume periods, payment network delays, fraud investigations, compliance reviews, or other circumstances outside Seneka's reasonable control.

14.7 No Guarantee of Exact Timing

Any processing timelines stated in this Refund Policy are estimates only and do not guarantee that a refund will be reviewed, approved, processed, or received within a specific number of days.

Seneka is not responsible for delays caused by banks, card issuers, payment processors, app stores, digital wallets, financial institutions, payment networks, customer account issues, incorrect payment information, fraud reviews, compliance checks, or other third-party systems outside Seneka's reasonable control.

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15. Method of Refund

Where Seneka approves a monetary refund, the refund will generally be issued using the same payment method and payment channel used for the original purchase.

This helps protect both the customer and Seneka from fraud, unauthorized transactions, payment abuse, and other security risks, while ensuring compliance with applicable payment processing requirements.

15.1 Original Payment Method

Where a monetary refund is approved by Seneka or processed by the applicable Merchant of Record ("MoR"), the refund will generally be issued to the original payment method used to complete the purchase.

Depending on the original transaction, refunds may be processed by the applicable Merchant of Record, payment processor, card issuer, financial institution, app store, marketplace, digital wallet, or other authorized payment provider responsible for the original transaction.

The customer acknowledges that the availability, method, timing, and processing of the refund may depend upon the operational procedures, technical capabilities, and applicable policies of the Merchant of Record, payment provider, or other third party responsible for processing the original payment.

Where required by applicable law or the operational requirements of the applicable Merchant of Record or payment provider, refunds may be processed exclusively through the payment channel used for the original transaction.

Nothing in this section guarantees that Seneka has the ability to independently issue, reverse, or modify refunds for transactions that are administered by an authorized Merchant of Record or other third-party payment provider.

15.2 Alternative Payment Method

If a refund cannot reasonably be returned to the original payment method because that payment method is unavailable, closed, expired, restricted, technically incapable of receiving the refund, or where applicable law requires a different approach, the applicable Merchant of Record, payment provider, or, where appropriate, Seneka, may determine an alternative method of issuing the refund, to the extent legally permitted and operationally feasible.

Any alternative payment method may require additional verification of the customer's identity, ownership of the receiving account, payment credentials, or other information reasonably necessary to prevent fraud, unauthorized transactions, money laundering, sanctions violations, or other compliance risks.

Where a Merchant of Record administers the original transaction, the availability of an alternative refund method shall be subject to that Merchant of Record's operational procedures, technical capabilities, contractual obligations, and applicable legal requirements.

Nothing in this section obligates Seneka, the applicable Merchant of Record, or any payment provider to issue a refund through a payment method selected by the customer or through a method that differs from the original payment channel.

Seneka shall not be responsible for any loss, delay, failed refund, or additional costs arising from incorrect payment information provided by the customer, the customer's failure to maintain access to the original payment method, restrictions imposed by financial institutions or payment providers, or the operational limitations of the applicable Merchant of Record or payment platform.

15.3 Third-Party Payment Providers

Certain purchases made through the Seneka platform may be processed by an authorized Merchant of Record, payment processor, app store, marketplace, digital wallet, financial institution, or other third-party payment provider.

Where a third-party provider administers the original transaction, payment processing, invoicing, tax collection, payment verification, subscription billing, refund processing, chargeback handling, and other payment-related functions may be performed in accordance with that provider's applicable terms, operational procedures, technical capabilities, and legal obligations.

Accordingly, the availability, timing, method, and processing of refunds may depend upon the policies and operational requirements of the applicable Merchant of Record or other third-party payment provider responsible for the original transaction.

In certain circumstances, Seneka may not have the technical, contractual, or legal ability to independently approve, deny, process, reverse, or modify a refund that is administered by an authorized Merchant of Record or another third-party payment provider.

Where required by the applicable payment provider or by applicable law, customers may be required to submit, receive, or otherwise complete refund requests through the Merchant of Record or the third-party payment provider responsible for processing the original transaction.

Nothing in this section limits any mandatory rights or obligations applicable to the Merchant of Record or any mandatory consumer rights provided under applicable law.

15.4 Currency and Exchange Rates

Refunds will generally be issued in the same currency as the original transaction, unless otherwise required by applicable law or the policies of the applicable payment provider.

Seneka is not responsible for differences resulting from foreign exchange rates, currency conversion, bank exchange rates, intermediary bank fees, card issuer fees, international transfer fees, or other financial institution charges that may affect the final amount received by the customer.

15.5 Taxes and Government Charges

Where applicable, approved refunds may include taxes originally collected with the purchase to the extent required by applicable law.

Certain taxes, government charges, processing fees, or other amounts may not be refundable where prohibited by law or where such amounts have already been remitted to governmental authorities or retained by third-party payment providers.

15.6 Refund Confirmation

Once an approved refund has been initiated by Seneka, the applicable Merchant of Record, or the relevant payment provider, confirmation of the refund may be provided to the customer through email, the Seneka platform, the Merchant of Record, the applicable payment provider, or another appropriate communication channel.

Refund confirmation generally indicates that the refund request has been accepted for processing. It does not necessarily mean that the refunded amount has already been credited to the customer's account.

The customer is responsible for monitoring the original payment method and reviewing communications received from Seneka, the applicable Merchant of Record, and the relevant payment provider regarding the status of the refund.

If the refunded amount is not reflected within the estimated processing period described in this Refund Policy, the customer should first contact the applicable payment provider, Merchant of Record, bank, card issuer, or financial institution responsible for the original transaction before contacting Seneka, where appropriate.

Seneka is not responsible for delays occurring after an approved refund has been submitted for processing where such delays are caused by banks, card issuers, payment networks, financial institutions, Merchants of Record, payment processors, app stores, digital wallets, regulatory reviews, compliance procedures, or other third parties outside Seneka's reasonable control.

15.7 No Cash Refunds

Unless otherwise required by applicable law or expressly approved by Seneka, refunds will not be issued in cash, by check, by wire transfer, to another person's account, or through an alternative payment method requested solely for the customer's convenience.

15.8 Compliance with Applicable Law

All refunds issued by or on behalf of Seneka, including refunds processed through an authorized Merchant of Record, are subject to applicable laws, payment processor requirements, financial regulations, tax obligations, anti-fraud measures, sanctions compliance requirements, anti-money laundering obligations, know-your-customer (KYC) requirements where applicable, and any other legal or regulatory requirements governing the transaction.

Where a Merchant of Record administers the original transaction, refund processing may also be subject to that Merchant of Record's legal obligations, regulatory responsibilities, operational procedures, contractual requirements, and applicable payment network rules.

Seneka, the applicable Merchant of Record, or the relevant payment provider may decline, delay, suspend, or require additional verification of a refund where reasonably necessary to comply with applicable law, regulatory requirements, court orders, governmental requests, payment processor rules, fraud prevention measures, financial crime prevention obligations, sanctions screening, compliance investigations, or other legal obligations.

Nothing in this Refund Policy requires Seneka or the applicable Merchant of Record to process a refund where doing so would violate applicable law, payment network rules, regulatory requirements, contractual obligations, or lawful instructions issued by a competent governmental authority.

Nothing in this section limits any mandatory consumer rights or statutory protections that cannot be waived under applicable law.

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16. Third-Party Billing and Distribution Services

To facilitate the purchase, billing, subscription management, payment processing, distribution, and delivery of its products and services, Seneka may utilize one or more authorized third-party service providers.

Depending on the purchase channel, these third-party providers may perform functions including, without limitation:

- payment processing;
- merchant of record services;
- subscription management;
- purchase verification;
- invoicing;

- tax calculation and collection;
- payment authentication;
- entitlement management;
- digital product distribution;
- mobile application distribution;
- refund processing; and
- other operational or technical services necessary to support Seneka's products and services.

Accordingly, certain aspects of billing, subscription management, payment processing, refunds, cancellations, purchase verification, and related matters may be governed not only by this Refund Policy, but also by the applicable terms, operational procedures, technical requirements, and legal obligations of the relevant third-party service provider.

Nothing in this section limits any mandatory consumer rights or statutory protections that apply under applicable law.

16.1 Merchant of Record

For certain purchases, subscriptions, and other paid services, Seneka may utilize an authorized Merchant of Record, including Paddle or another equivalent service provider, to process payments and perform related billing functions.

Where a Merchant of Record is used, that provider may be responsible for, among other things:

- processing customer payments;
- issuing invoices and payment confirmations;
- calculating, collecting, and remitting applicable taxes;
- complying with applicable tax and financial regulations;
- processing approved refunds where applicable;
- maintaining payment records; and
- performing other payment administration functions required to complete the transaction.

Depending on the payment method and distribution channel, certain billing matters, invoices, taxes, refunds, payment confirmations, or transaction records may therefore be administered by the applicable Merchant of Record rather than directly by Seneka.

Where required by applicable law or by the operational requirements of the Merchant of Record, approved refunds may be processed through the Merchant of Record that handled the original transaction.

Customers acknowledge that certain payment-related matters may be subject to the Merchant of Record's operational procedures, regulatory obligations, technical capabilities, and legal requirements.

Nothing in this Refund Policy limits any mandatory legal obligations applicable to the Merchant of Record or any mandatory consumer rights provided under applicable law.

16.2 Purchases Through Apple App Store

If Seneka products or subscriptions are purchased through the Apple App Store, billing, subscription management, cancellations, and refunds may be subject to Apple's applicable terms, policies, and technical requirements.

To the extent required by Apple or applicable law, customers may be required to manage subscriptions, request cancellations, or seek refunds directly through their Apple account or the Apple App Store.

Seneka may not have the ability to approve, deny, process, or reverse refunds for purchases that are exclusively controlled by Apple's payment systems.

16.3 Purchases Through Google Play

If Seneka products or subscriptions are purchased through Google Play, billing, subscription management, cancellations, and refunds may be governed by Google's applicable terms, policies, and technical requirements.

Where required by Google or applicable law, customers may be required to manage subscriptions or request refunds directly through Google Play.

Seneka may not be able to modify, cancel, or refund purchases processed exclusively through Google's billing systems.

16.4 Other Third-Party Platforms

Seneka may also distribute its products or services through additional third-party platforms, digital marketplaces, payment providers, resellers, subscription management providers, or other authorized distribution partners.

Where purchases are processed through such third parties, payment processing, billing, subscription management, purchase verification, cancellation procedures, refund eligibility, payment timelines, and related matters may be governed by the applicable contractual terms, operational procedures, technical capabilities, and legal requirements of those third parties.

In certain circumstances, Seneka may not have the technical, contractual, or legal ability to independently modify, reverse, cancel, administer, or refund transactions that are exclusively controlled by such third-party providers.

Nothing in this section limits any mandatory consumer rights or statutory protections provided under applicable law.

16.5 Conflicting Policies

Where a purchase is processed through a third-party platform whose mandatory policies or technical requirements conflict with this Refund Policy, the applicable rules of that third-party platform shall govern solely to the extent necessary to process the applicable transaction.

Nothing in this section limits any mandatory consumer rights or legal protections that apply under applicable law.

16.6 No Control Over Third-Party Decisions

To the maximum extent permitted by applicable law, Seneka shall not be responsible for independent decisions made by third-party payment providers, Merchants of Record, app stores, financial institutions, marketplace operators, or other external service providers regarding payment authorization, payment settlement, subscription management, refund approvals, payment reversals, processing times, or other matters within their respective control.

To the extent permitted by applicable law, Seneka shall not be liable for delays, restrictions, technical limitations, or decisions resulting solely from the policies, procedures, or operational practices of such third parties.

Customers acknowledge that Seneka does not own, operate, administer, or control the internal billing systems, payment processing systems, subscription management tools, refund workflows, payment verification procedures, fraud prevention systems, or operational policies of third-party providers and therefore cannot guarantee the approval, timing, processing, or outcome of any payment, cancellation, refund request, subscription action, or other transaction administered by such providers.

16.7 Future Distribution Channels

If Seneka introduces additional purchasing channels, payment methods, mobile application stores, digital marketplaces, or other authorized sales platforms in the future, purchases made through those channels may be subject to the applicable billing, subscription, cancellation, and refund procedures established by the relevant provider.

Unless otherwise expressly stated, this Refund Policy shall continue to apply to the extent it is consistent with the mandatory requirements and operational rules of the applicable third-party platform.

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17. RevenueCat Subscription Management

To support the management of subscriptions across supported platforms, Seneka may utilize RevenueCat or a similar subscription management service.

RevenueCat is used to facilitate subscription synchronization, entitlement management, purchase verification, subscription status management, restoration of purchases, and related subscription administration. RevenueCat does not independently determine whether a customer is entitled to a refund and is not the merchant of record for purchases processed through external payment platforms.

17.1 Subscription Management

Where RevenueCat is used, subscription information displayed within the Seneka platform may be obtained from RevenueCat based upon information received from the applicable payment provider.

Subscription status, expiration dates, entitlement activation, subscription restoration, and related account information may therefore depend upon synchronization between Seneka, RevenueCat, and the applicable payment platform.

Temporary synchronization delays may occur and do not necessarily indicate a billing error or payment failure.

17.2 Refund Decisions

RevenueCat does not independently approve, deny, or process customer refund requests.

Refund eligibility is determined by the applicable payment platform, payment processor, merchant of record, or Seneka, depending upon the manner in which the original purchase was completed and the requirements of applicable law.

Where purchases are processed through Apple App Store, Google Play, or another third-party billing provider, refund requests may be subject to the refund procedures and policies established by that provider.

17.3 Restoration of Purchases

Customers may be permitted to restore eligible subscriptions or purchases using the restoration functionality made available within the Seneka platform.

Restoration of purchases is intended to restore valid subscription entitlements previously acquired through the applicable payment platform.

Restoration of purchases does not constitute a refund, replacement purchase, subscription renewal, extension of subscription benefits, or creation of a new entitlement.

17.4 Subscription Synchronization

Seneka makes reasonable efforts to maintain accurate synchronization of subscription information.

However, subscription status, purchase history, renewal information, entitlement status, and related account information may depend upon information provided by RevenueCat and the applicable payment platform.

In the event of synchronization issues, Seneka may require additional verification before modifying subscription access or processing a related request.

17.5 Verification of Purchases

Where necessary, Seneka may verify subscription purchases, transaction identifiers, entitlement information, purchase receipts, renewal status, and other subscription records through RevenueCat and the applicable payment platform before reviewing refund requests, restoring access, or providing subscription-related support.

Customers may be required to provide additional purchase information where transaction verification cannot be completed automatically.

17.6 No Control Over Third-Party Billing Decisions

RevenueCat does not control payment authorization, payment settlement, chargebacks, refund approvals, payment reversals, banking procedures, or financial institution decisions.

Accordingly, Seneka cannot guarantee the outcome of refund requests, payment disputes, subscription restoration requests, or other billing matters that depend upon the policies or technical capabilities of third-party payment providers.

17.7 Future Subscription Providers

Seneka reserves the right to replace RevenueCat with another subscription management provider or to use multiple subscription management services in the future.

Any such change shall not affect the customer's rights or obligations under this Refund Policy, except where necessary to reflect the operational requirements of the applicable subscription management provider or payment platform.

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18. Taxes and Government Charges

The purchase price of Seneka products and services may include applicable taxes, duties, levies, or other governmental charges where required by applicable law.

The calculation, collection, reporting, and remittance of applicable taxes may be performed by Seneka, an authorized Merchant of Record, or another authorized payment provider, depending upon the purchase channel and the applicable legal requirements.

18.1 Taxes Included in the Purchase

Where required by applicable law, the purchase price may include value-added tax (VAT), goods and services tax (GST), sales tax, digital services tax, withholding tax, or other applicable taxes and governmental charges.

The amount of applicable tax may vary depending upon the customer's location, billing address, tax jurisdiction, payment method, applicable law, and the Merchant of Record responsible for processing the transaction.

18.2 Taxes on Approved Refunds

Where a refund is approved, the amount refunded may include applicable taxes only to the extent required by applicable law and the policies or operational requirements of the applicable Merchant of Record or payment provider.

Certain taxes, governmental charges, or mandatory fees may not be refundable where prohibited by law or where such amounts cannot legally be recovered.

18.3 Taxes Already Remitted

Where applicable taxes have already been reported or remitted to the relevant tax authority, governmental body, or other competent authority, the refundable amount may differ from the original purchase price to the extent permitted or required by applicable law.

In such circumstances, the amount refunded may be reduced to reflect taxes, duties, governmental charges, processing adjustments, or other amounts that cannot legally or operationally be recovered.

18.4 Government Fees

Certain governmental charges, regulatory fees, filing fees, administrative fees, statutory assessments, or similar mandatory charges may be non-refundable where required by applicable law or where such amounts have already been paid to the relevant governmental authority.

Nothing in this Refund Policy obligates Seneka or the applicable Merchant of Record to reimburse governmental charges that are legally non-refundable.

18.5 Currency Conversion and Tax Differences

Where currency conversion occurs, the refunded amount may differ from the original payment due to exchange rate fluctuations, bank conversion rates, payment network calculations, intermediary fees, tax adjustments, or other financial factors outside Seneka's reasonable control.

Seneka is not responsible for differences resulting solely from currency conversion, tax calculations performed by the Merchant of Record, banking procedures, or financial institution practices.

18.6 Compliance with Tax Laws

Seneka and any applicable Merchant of Record will process taxes, tax adjustments, and tax-related refunds in accordance with applicable tax laws, regulatory requirements, and governmental obligations.

Nothing in this Refund Policy limits any mandatory tax obligations applicable to Seneka, the Merchant of Record, or any mandatory rights provided to customers under applicable tax laws.

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19. Changes to this Refund Policy

Seneka reserves the right to modify, update, replace, supplement, or discontinue this Refund Policy at any time in order to reflect changes in its products, services, business operations, payment methods, subscription models, legal requirements, regulatory obligations, technological developments, or other legitimate business needs.

Any changes to this Refund Policy will become effective on the date specified by the "Last Updated" notice published at the beginning of this document, unless a different effective date is expressly stated.

19.1 Right to Modify

Seneka may revise this Refund Policy from time to time without prior notice to reflect changes including, without limitation:

- new products or services;
- new subscription plans or pricing models;
- additional payment methods;
- new Merchants of Record or payment providers;
- changes to AI-powered services;
- new distribution channels;

- legal or regulatory developments;
- security or fraud prevention measures;
- operational improvements; or
- other legitimate business or legal requirements.

19.2 Effective Date

Unless otherwise required by applicable law, any revised version of this Refund Policy shall become effective on the date specified in the updated version.

The "Last Updated" date published at the beginning of this Refund Policy indicates the most recent revision.

19.3 Material Changes

Where required by applicable law or where Seneka determines that a material change should be specifically communicated, Seneka may notify customers by one or more appropriate methods, including:

- publication on the Seneka website;
- notification within the Seneka platform;
- email notification;
- account notification; or
- any other reasonable communication method.

Nothing in this section obligates Seneka to provide individual notice where such notice is not required by applicable law.

19.4 Continued Use

To the extent permitted by applicable law, continued access to or use of Seneka's products or services after the effective date of an updated Refund Policy constitutes acceptance of the revised Refund Policy.

If a customer does not agree with the revised Refund Policy, the customer should discontinue purchasing new products or services and may cancel any renewable subscription in accordance with this Refund Policy and the applicable Terms of Service.

19.5 No Retroactive Effect

Unless expressly required by applicable law or expressly stated by Seneka, revisions to this Refund Policy apply prospectively only.

Refund requests relating to purchases completed before the effective date of a revised Refund Policy will generally be evaluated under the version of the Refund Policy that was in effect at the time of the applicable transaction.

19.6 Previous Versions

Seneka may, but is not obligated to, retain previous versions of this Refund Policy for recordkeeping, legal, compliance, audit, or operational purposes.

The availability of previous versions does not affect the applicability of the current Refund Policy except where otherwise required by applicable law.

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20. Contact Information

If you have any questions regarding this Refund Policy, billing matters, subscription management, refund eligibility, payment disputes, or other related issues, please contact Seneka using the appropriate contact information below.

Seneka will make reasonable efforts to respond to inquiries as promptly as practicable. Response times may vary depending on the nature and complexity of the request.

General Support

For general questions, customer support, refund requests, subscription assistance, technical issues, or account-related inquiries:

Email: support@senekalegal.com

Legal Inquiries

For legal notices, legal correspondence, contractual matters, intellectual property issues, regulatory communications, or other legal inquiries:

Email: legal@senekalegal.com

Billing and Payment Support

For billing questions, payment confirmations, invoices, subscription charges, refund status, payment disputes, or other payment-related matters:

Email: support@senekalegal.com

Company Information

Company Name

Lukas Innovation Group LLC

Website

https://senekalegal.com

Mailing Address

Lukas Innovation Group LLC

312 W 2nd St Unit #A9449

Casper, WY 82601

United States

Notices

Official notices relating to this Refund Policy should be submitted electronically whenever reasonably possible.

Physical correspondence may be sent to the mailing address listed above. However, electronic communication is generally the preferred method of communication and may result in faster processing of inquiries.

Nothing in this section limits any additional contact methods that Seneka may make available through its website, customer account portal, or other official communication channels.