PAYMENT AND REFUND POLICY

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This Policy sets out payment terms and refund conditions for TinyCIO services. It is part of the Terms of Service (TC-COM-TOS-MAIN).

1. Payment

1.1. Payment is by bank/wire transfer against invoice, by card via a payment processor, or by other means shown on the Site.

1.2. Unless stated otherwise, services are prepaid per billing period (calendar month). The payment date is the date funds are received by us.

1.3. Prices are exclusive of taxes; you are responsible for applicable taxes. Amounts are in U.S. dollars unless stated otherwise.

1.4. For card payments, processing is handled by the payment processor; we do not store card data.

1.5. Overdue amounts may accrue interest at 1.5% per month or the maximum permitted by law, and we may suspend services for amounts more than 7 days overdue.

2. Refunds

2.1. **Fees are generally non-refundable**, except as expressly stated here or required by law.

2.2. On termination, any unused, prepaid portion is refundable only at our discretion, net of services actually rendered and costs incurred as of the termination date. Services already rendered (including subscriptions and per-period resource access) and granted Software use rights for a started period are non-refundable.

2.3. No refund is due where suspension or termination results from your breach of the Terms, the Acceptable Use Policy, or law.

2.4. Where a mandatory consumer-protection law of your jurisdiction grants a non-waivable refund or cancellation right, that right applies notwithstanding this Policy.

3. Process

3.1. Send refund requests to we@tinycio.com with the contract/account reference, amount, reason, and payment details.

3.2. We review requests within 10 business days. Approved refunds are issued via the original payment method unless otherwise agreed.

4. Chargebacks

Before initiating a chargeback with your bank or card issuer, contact us first to resolve any billing dispute.

Legal notice. Where you sell to consumers, mandatory local consumer-protection rules prevail. Not legal advice; have counsel review before publishing.