# Refunds and withdrawal

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**DRAFT pending legal review — not the final version.**

## Summary

This page explains when you can withdraw from a FlexiFlow contract and when we refund money. We distinguish **consumers** (who buy outside their professional activity, for example for My money) from **professionals** (self-employed people, businesses and accounting firms buying for their activity). The law treats them differently.

## If you are a consumer: right of withdrawal

- You have the right to withdraw from the contract **within 14 calendar days** without giving any reason, counted from the purchase.
- **How:** write to [CONTACT EMAIL — PENDIENTE] saying you withdraw and giving your account, or use the withdrawal form that is made available.
- **Refund:** we refund payments by the same means you used, within the period the law sets.
- **Digital service already used:** if you ask to start using the service during the withdrawal period, you may have to pay a proportionate amount for what you used, or you may lose the right once the service has been fully performed with your express consent. Before you pay we will ask for that confirmation clearly.

## 30-day money-back guarantee (annual plans)

If you buy a plan or module with **annual payment**, you can ask for a **full refund of the first annual payment** within **30 days** of that payment, once per account, without giving a reason. Ask from "Plan and billing" or write to [CONTACT EMAIL — PENDIENTE]. Your account moves to the Free plan and you keep your data. It is an additional commercial guarantee: **it does not replace or limit consumers' legal right of withdrawal**. It does not apply to renewals or credit top-ups. [CONFIRMAR CON ABOGADO Y DECISIÓN DEL TITULAR: scope, period and treatment of taxes and the invoice]

## Free trial

The free trial of the Freelancer plan (where available) needs no card and creates no charge. When it ends your account goes back to the Free plan unless you subscribe.

## If you are a professional

The legal right of withdrawal does not apply to those who buy for their professional activity.

The owner's commercial policy for professionals is the **30-day guarantee on the first annual payment** described above and, otherwise, refunds of mistaken charges or renewals cancelled in

time. [CONFIRMAR CON ABOGADO Y DECISIÓN DEL TITULAR: whether to extend it, e.g. the unused part of the period].

## Renewals, cancellations and plan changes

- If you cancel before the renewal date, the next period will not be charged.
- If we charge a renewal you cancelled in time, we refund it.
- A plan change may produce an amount adjustment, which you see before confirming.

## AI credits

Credits bought separately **expire if 12 months pass without topping up or using top-up credits** (with 60- and 30-day notice). Credits already spent are not refunded. Unused ones: [CONFIRMAR CON ABOGADO Y DECISIÓN DEL TITULAR: whether they are refunded, within what period and in which cases]. Credits included in a plan are not refunded separately.

## Billing errors and unrecognised charges

If you see a charge you do not recognise or a wrong amount, write to [CONTACT EMAIL — PENDIENTE]. We review it and, if the error is ours, we correct and refund it.

## How to ask

Write to [CONTACT EMAIL — PENDIENTE] with your account, the charge and the reason. We reply as soon as possible. Refunds are made to the same payment method, through Stripe. The time your bank takes does not depend on us.

## More information

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