

## Refund and Cancellation Policy

**Effective Date:** 5/23/2023

This Refund and Cancellation Policy (the “Policy”) outlines the terms under which customers may cancel their subscriptions and request refunds for services provided by Stigmi Learning LLC. By purchasing or using our services, you agree to the terms and conditions of this Policy.

---

### 1. Subscription and Billing

#### 1. Monthly Subscription Plans

- Our services are offered on a recurring, month-to-month subscription basis.
- Billing occurs at the start of each billing cycle (usually every 30 days).

#### 2. No Long-Term Commitment

- There is no contract or long-term commitment. Customers may cancel **at any time** as outlined in Section 2 below.
- 

### 2. Cancellation

#### 1. Cancellation Process

- You may cancel your subscription **at any time** by contacting Stigmi Learning via [email/phone/SMS].
- Cancellation requests should include your account details (e.g., registered email address or subscription ID).

#### 2. Cancellation Effective Date

- Cancellations take effect at the end of the current billing cycle.
  - After cancellation, you will continue to have access to the service until the current billing cycle ends.
- 

### 3. Refund Policy

#### 1. No Refunds on Monthly Plans

- We do **not** offer refunds for monthly subscription plans, including partial months or unused services within a billing cycle.
- If you choose to cancel, your subscription will remain active for the remainder of the already-paid billing period.

## 2. Exceptions

- We allow for a one-time refund **only** in the event of a verified system or billing error on our part (e.g., duplicate charges caused by a technical glitch). This exception **does not apply** to cancellations or refund requests based on dissatisfaction, a change of mind, or any other reasons unrelated to our system or billing processes.
- 

## 4. Contact Us

If you have any questions regarding this Policy or wish to cancel your subscription, please contact our support team at:

- **Email:** [contact@stigmilearning.com](mailto:contact@stigmilearning.com)
- **Phone:** 833-454-1034
- **Mailing Address:** 237 W Clinton Ave, Tenafly, NJ 07670