Refund Policy

RacqI (Racquet Sports Intelligence)

Provided by RacqI S.r.l.s. (in formation), Pavia, Italy

www.racquetsports.institute/racqi

Last updated: June 2026

This Refund Policy applies to subscriptions to RacqI (Racquet Sports Intelligence) (the "Service") purchased through our online checkout, where payments are processed by our payment service provider, Stripe. It forms part of our Terms of Service and should be read alongside them, together with our Privacy Policy, available at www.racquetsports.institute/racqi.

By subscribing to the Service, you acknowledge that you have read and accepted this Refund Policy. If you do not agree with it, please do not subscribe to the Service.

1. Merchant of Record and Payment Processing

RacqI S.r.l.s. is the seller and **Merchant of Record** for all purchases of the Service. This means that you purchase the Service directly from RacqI S.r.l.s., and RacqI S.r.l.s. is responsible for the transaction — including issuing invoices, applying and remitting any applicable VAT, and handling refunds in accordance with this Refund Policy.

Payments are processed on our behalf by our payment service provider, **Stripe** (operated for customers in the European Economic Area by Stripe Payments Europe, Limited, Ireland). Stripe handles the secure processing of card and other payment-method transactions; it acts only as a payment processor and not as the seller or Merchant of Record. We do not store full payment-card numbers on our own systems.

Where a refund is approved under this Refund Policy, we will issue the refund to your original payment method via Stripe. Refunds include any VAT that was charged on the original payment.

2. Subscription Types and Refund Eligibility

2.1 Monthly subscriptions

Monthly subscriptions are paid in advance for each billing period. Once a monthly billing period has started, the subscription fee for that month is non-refundable, even if you cancel before the period ends or do not use the Service during that period. Upon cancellation, you retain access through the end of the paid monthly period.

2.2 Annual subscriptions

Annual subscriptions are paid in advance for a 12-month period and benefit from a discounted monthly-equivalent rate. As a voluntary service to our customers, we offer a **14-day refund window** from the date of the initial annual payment, during which you may request a full refund at our discretion. After this 14-day period, annual subscriptions are non-refundable for the remainder of the 12-month term. Upon cancellation after the 14-day window, you retain access through the end of the paid annual term.

This voluntary 14-day window does not apply to annual renewals — it applies only to the initial annual payment. Renewals are governed by Section 2.4 below.

2.3 One-time fees

One-time fees — such as optional setup, onboarding, or professional-services fees, where offered — are non-refundable once the related work has commenced. If you cancel such an engagement before any work has begun, please contact us to discuss possible partial refund options. Fees already paid for completed work are not refundable.

2.4 Automatic renewals

Monthly and annual subscriptions renew automatically at the end of each billing period until cancelled. To avoid being charged for a renewal, cancel your subscription through your account settings before the renewal date. Charges for a renewed period that you did not cancel in time are handled under the monthly (Section 2.1) and annual (Section 2.2) rules above, and are generally non-refundable.

We recommend enabling renewal reminder emails in your account settings.

2.5 Trial promotional codes

Trial access via promotional codes is provided free of charge and is therefore not subject to refunds.

3. Statutory Consumer Rights (EU/EEA)

If you are a *consumer* (a natural person acting for purposes outside your trade, business, craft, or profession) residing in the European Union or European Economic Area, you have a 14-day right of withdrawal under *Directive 2011/83/EU on consumer rights* and implementing national legislation, including the *Italian Consumer Code (Codice del Consumo)*.

Important: RacqI is a digital service that is delivered immediately upon subscription activation. When you subscribe, our checkout asks you to consent to the immediate performance of the contract and to acknowledge that your right of withdrawal is lost once performance has begun. If you provide this consent at checkout and the Service has been made available to you, your statutory 14-day withdrawal right does not apply.

Our voluntary 14-day refund window for annual subscriptions (Section 2.2) is separate from, and more generous than, the statutory withdrawal right where the latter has been validly waived. It is a commercial commitment on our part and does not limit any statutory rights that apply to your specific circumstances.

Nothing in this Refund Policy excludes or limits statutory rights that you have as a consumer and that cannot be waived under applicable law. Where the right of withdrawal applies, you may exercise it before the period expires by an unequivocal statement — for example using the model withdrawal form or the withdrawal function on our Website (where available), or by emailing support@racquetsports.institute. If you believe a statutory right applies to your purchase, please contact us — we will process your request in accordance with applicable law.

4. Refunds for Service Issues

If the Service is materially unavailable, defective, or fails to function as described for a prolonged period due to causes attributable to us, and we are unable to remedy the issue within a reasonable time after you have reported it, you may be entitled to a pro-rata refund or service credit, at our discretion.

To be eligible, you must:

- Report the issue promptly to support@racquetsports.institute with a clear description of the problem, affected functionality, and approximate time of occurrence.

- Allow us a reasonable time to investigate and remedy the issue.
- Cooperate with reasonable troubleshooting requests, including providing logs, screenshots, or reproduction steps where relevant.

This provision does not apply to:

- Planned maintenance windows announced in advance within the Service or by email.
- Downtime or degradation caused by third-party services outside our reasonable control (e.g. AI model provider outages, cloud infrastructure incidents, DNS issues).
- Issues arising from your own equipment, network, browser, or misuse of the Service.
- Known beta-phase limitations (see Section 6).
- Changes to AI-generated outputs, model behaviour, or knowledge base content — AI outputs are inherently variable and no specific output, accuracy level, or result is guaranteed.

5. How to Request a Refund

To request a refund, contact us at **support@racquetsports.institute** with the following information:

- Your account email address
- The transaction reference or invoice number (available in your payment confirmation email or receipt)
- The date of the original charge
- The reason for your refund request

We will acknowledge your request within 5 business days. If the request is approved, we will process the refund to your original payment method via Stripe.

Refund processing time: Refunds are typically credited to the original payment method within 5–10 business days after approval. The exact timing depends on your payment provider and may take longer for certain card issuers or bank transfers.

Effect of a refund: Where a refund is issued for a subscription period that has not fully elapsed, your access to the Service for the refunded period will generally be terminated on the date the refund is processed. Your account itself is not deleted; you can subscribe again at any time.

6. Beta Phase

RacqI is currently provided as a beta service. During this phase:

- Features may change, be added, or be removed without notice.
- The Service may contain bugs, errors, or other issues.
- We do not guarantee uninterrupted availability or any specific performance level.

Occasional beta-phase issues are not, on their own, grounds for a refund. However, if a beta-phase issue materially prevents your use of the Service for an extended period, please contact us. We may offer service credit, an extension of your subscription period, or another remedy at our discretion.

7. Chargebacks and Payment Disputes

If you believe a charge is incorrect or unauthorised, please contact us before initiating a chargeback with your card issuer or bank. We aim to resolve all disputes fairly and promptly through direct communication, and most issues can be resolved within a few business days.

Initiating a chargeback without first attempting to resolve the issue directly may result in:

- Immediate suspension of your account pending resolution of the disputed charge
- Recovery of chargeback processing fees charged to us by our payment processor or the card network
- Permanent termination of your access to the Service where the chargeback is determined to be unjustified

Legitimate refund requests handled through the process in Section 5 will never result in these consequences.

8. Taxes and VAT on Refunds

Where a refund is issued, the refunded amount includes any VAT that was charged on the original payment. As the seller and Merchant of Record, we adjust the VAT component accordingly and account for it in our VAT filings with the relevant tax authority.

For business customers in the EU outside Italy who provided a valid VAT identification number at checkout and to whom the reverse-charge mechanism was applied, no Italian VAT was charged on the original payment, and the refund will equal the net amount originally paid.

9. Changes to This Refund Policy

We may update this Refund Policy from time to time to reflect changes in our practices, applicable law, or our payment processor's processes. Material changes will apply only to purchases made after the updated policy takes effect; purchases made before a material change remain governed by the policy in effect at the time of purchase.

The "Last updated" date at the top of this document indicates the current version. For material changes, we will provide additional notice by email or within the Service.

10. Contact

For all refund-related inquiries, please contact:

RacqI S.r.l.s. (in formation — in costituzione)
Registered office: Via Montebello della Battaglia 4, 27100 Pavia (PV), Lombardy, Italy
Share capital: [to be confirmed upon incorporation]
VAT / Codice Fiscale: [to be assigned upon incorporation]
Company registration / REA number: [to be assigned upon incorporation]
Legal representative: Rachele Gaebel (Founder & CEO)
Email: support@racquetsports.institute
Website: www.racquetsports.institute/racqi

Payment processor: Stripe Payments Europe, Limited, One Wilton Park, Wilton Place, Dublin 2, D02 FX04, Ireland. RacqI S.r.l.s. is the seller and Merchant of Record for all purchases of the Service.

This Refund Policy should be read together with our Terms of Service and Privacy Policy. All three documents are available at www.racquetsports.institute/racqi. In the event of inconsistency between documents, the Terms of Service prevail unless applicable law provides otherwise.