Cancellation and refund policy

HU-P05 · v6.5 · 12.10.2026

1 Scope and responsibility

1.1. Fuchs Treuhand AG, UID CHE-107.253.643, Morgartenstrasse 3, 6003 Luzern, Switzerland (the Company), is responsible for membership refunds under an Order accepting this Policy. The Member is the customer identified in that Order. This Policy governs the one-time membership fee, including its disclosed linked HRPT benefit, and the remedies stated below.

1.2. Separate bookings and separately priced transactions are governed by their accepted terms and mandatory law. A bundled membership price cannot be divided retrospectively to reduce a refund. Mandatory consumer rights, remedies for nonperformance and rights concerning unauthorised payments prevail over any more restrictive contractual provision.

2 Voluntary cancellation before performance

2.1. The Member may cancel without giving a reason within 14 calendar days after payment of the membership fee, provided no Qualifying Performance Event under section 3 has occurred. The period runs from the following calendar day, using the payment confirmation under HU-P06. The cancellation notice is timely when sent before the period ends; support opening hours do not shorten it. For an agreed payment schedule, the Order specifies which payment starts this contractual period before the first payment is requested.

2.2. A valid cancellation under this section entitles the Member to the full membership fee actually paid under the cancelled Order. No Company administration charge, ordinary account-use deduction or imputed value of HRPT is deducted. Ordinary receiving and intermediary charges borne by the Company do not reduce that fee or the full refund.

3 When the voluntary cancellation opportunity ends

3.1. A Qualifying Performance Event is either: (a) actual delivery or effective individual credit of the HRPT promised in the Order, satisfying HU-P04; or (b) actual activation of the expressly agreed HAFS participation right that the Member can exercise under an accepted HAFS agreement and confirmed eligible allocation. The event applicable to the Order and its consequences are disclosed before payment.

3.2. Before carrying out that event during the contractual cancellation period, the Company obtains the Member's separate affirmative request for early performance and acknowledgement that the additional contractual cancellation opportunity ends on actual performance of the selected event. The request is not preselected and is retained with the applicable text, version and time. Without that request and acknowledgement, the Company does not rely on early performance to end this additional contractual opportunity.

3.3. A provisional credit, an invitation to join HAFS, unaccepted terms, creation of an account, a pending instruction or a HAFS feature that cannot actually be used is not a Qualifying Performance Event. The Company provides evidence of the event relied upon. After a qualifying event, or expiry of the contractual period, a change of mind alone does not give an automatic refund. The protections in sections 4–6 continue.

4 Mandatory withdrawal rights

4.1. The contractual rule in sections 2–3 does not decide whether a statutory withdrawal right applies to the particular transaction. Where such a right applies, its commencement, duration, required information, permitted deductions and exceptions follow the applicable mandatory law.

4.2. Starting performance of an ongoing membership service or delivering a linked HRPT benefit does not, by itself, establish that the entire service has been fully performed or that a statutory right has

ended. The Company relies on an exception only where its legal conditions, including any required express consent, acknowledgement and confirmation, are actually met. Any proportionate payment for services supplied during a statutory withdrawal period must have the required legal basis and evidence. No private-law label turns every HRPT delivery into the digital-content exception.

5 Nonperformance and payment errors

5.1. The voluntary period and a Qualifying Performance Event do not prevent a claim for failure to deliver agreed rights by their deadline, inability lawfully to perform, material breach, duplicate or incorrect charges or an unauthorised payment. Actual token delivery does not excuse failure to provide the continuing membership services promised in the Order.

5.2. The Company remedies a material shortfall, offers an acceptable alternative for express agreement, or provides the applicable cancellation and refund remedy. If the Order is cancelled because the agreed membership was never supplied, the membership fee actually paid is refunded in full, subject only to a real legal prohibition on releasing funds. A verification review or lack of liquidity does not create a right to retain payment for nonperformance.

6 Permanent loss of core membership rights

6.1. If agreed core rights permanently cease or are materially withdrawn for a reason not attributable to the Member, the Company first offers restoration or a substantially equivalent replacement which the Member may expressly accept. If essential rights are not restored within 30 calendar days after the Member's notice, or the Company confirms permanent withdrawal, the Member may terminate and obtain a refund under this section.

6.2. The refund equals the actual membership fee paid, less only separately identifiable one-time services actually supplied whose allocation within that fee was expressly priced and accepted before payment. Without such an accepted price allocation, that deduction is zero. Elapsed time, ordinary access, nominal activation, separately paid bookings and an invented HRPT market value are not deductible. HRPT or an investment is not deemed a supplied one-time service for this calculation.

6.3. The Company provides an itemised calculation and supporting records and pays the undisputed amount without requiring waiver of the disputed balance. A tier change caused by the Member's failure to meet an accepted continuing qualification condition is distinguished from withdrawal of core rights by the Company. This contractual remedy is not insurance or insolvency protection.

7 HRPT HAFS and unwinding performance

7.1. Where a refund is due under mandatory law or sections 5–6 after HRPT has been delivered or allocated, the parties apply the lawful unwind procedure disclosed and accepted for the Order. The Member cooperates with the required return or release of the relevant benefit. Accrued HAFS amounts, personal liquidity and other separately agreed obligations are reconciled under their actual agreements; unrelated rights are not confiscated.

7.2. A lock controlled by the Company or its performer, a missing return mechanism or a technical delay does not itself extinguish a due refund or permit an arbitrary token-value deduction. The Company addresses any genuinely disputed asset-return obligation separately and pays the undisputed monetary amount on time. There is no double recovery of the same payment or benefit.

8 How to request a refund

8.1. Send a clear cancellation or refund notice to support@homeunity.io or the Company's postal address, identifying the Member, Order and payment. For example: “I cancel Order [order number], paid on [date], and request the refund due under the applicable policy.” This example is optional; an equivalent clear statement is sufficient. No reason is required for a valid voluntary cancellation under section 2.

8.2. The Company requests only information reasonably necessary to locate the transaction, verify authority and execute repayment. It does not require private keys or a payment to unlock a refund. Sensitive evidence is supplied through the designated secure procedure. A notice that identifies the transaction is not invalid solely because a Company's preferred form was not used.

9 Timing currency and payment disputes

9.1. The Company initiates a refund under section 2 within five business days after receiving the notice and sufficient repayment details. For an established refund under sections 5–6, it initiates payment within five business days after the obligation has arisen and sufficient details are available. A business day is Monday to Friday excluding public holidays in Lucerne. A shorter mandatory deadline prevails; requesting unnecessary information does not extend a deadline.

9.2. Repayment normally uses the original currency and payer's account. An alternative route requires a verified lawful reason and agreement. The Company supplies evidence of initiation; banking processing time is distinguished from that deadline. A real legal prohibition delays transfer only while it applies, without extinguishing the obligation. Supplier delay or lack of funds is not such a prohibition.

9.3. Payment disputes and refunds are reconciled to avoid duplicate reimbursement. The Member retains rights under payment rules and law. Raising a dispute is not itself a breach or an automatic ground to forfeit other claims.

10 Separate purchases and applicable law

10.1. Cancelling membership does not automatically cancel a separately purchased booking, personal liquidity arrangement or asset transaction. Their accepted terms govern their own performance and settlement. A non-refundable booking does not automatically make the membership fee non-refundable.

10.2. The version accepted with the Order applies to it. Swiss substantive law applies subject to mandatory consumer and jurisdiction rights. The English text prevails between accepted EN/RU versions only where mandatory law permits. Complaints may be handled under HU-P14; that procedure is not a prerequisite for a statutory remedy or court application.