

PAYMENT AND REFUND POLICY

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Tamreen processes Platform payments in Kuwaiti Dinars through MyFatoorah or another designated payment processor. Accepted methods may include KNET, Visa, Mastercard, Apple Pay, and other processor-supported methods.

Tamreen acts as merchant of record for Platform transactions unless the checkout flow states otherwise. Service Providers do not receive User card details.

User-facing prices may vary by subscription plan, Program, promotion, Provider, billing cycle, and checkout screen. The binding User price is the price displayed to the User before purchase, trial activation, renewal, or upgrade. Tamreen will not charge hidden fees that are not disclosed in the checkout or subscription flow.

Subscriptions renew automatically at the selected billing cycle until cancelled. Users may cancel through Account settings or **support@Mytamreen.com**. Cancellation takes effect at the end of the current paid period unless the Platform states otherwise.

Tamreen does not currently offer a free trial. Each new paid Subscription or one-time Program purchase begins charging immediately upon activation. The price, the first charge date, and the cancellation method must be shown to the User on the checkout screen before activation.

Three-day refund window — new Subscriptions and new Program purchases. A User who has just activated a new paid Subscription or completed a new one-time Program purchase may request a full refund within three (3) calendar days of the activation or purchase. The three-day window starts from the moment of the first paid charge for that Subscription, or from the moment of the one-time Program purchase, as recorded by Tamreen and its payment processor. Requests submitted after this window are not refundable, except where required by Kuwait law or where Tamreen approves an exception.

Renewals are not refundable. Automatic renewals of an existing Subscription, plan upgrades that re-bill an existing cycle, and any charge that is not a brand-new Subscription or a brand-new Program purchase are not refundable, except where required by Kuwait law. Users who do not wish to renew must cancel before the renewal date through Account settings or by emailing support@Mytamreen.com; cancellation takes effect at the end of the current paid period.

If a verified Platform technical fault prevents access to paid content and Tamreen cannot resolve it within five (5) business days after receiving sufficient information, Tamreen may provide a refund or service credit for the affected transaction.

Tamreen will review complete refund requests within ten (10) business days and process approved refunds to the original payment method within fourteen (14) business days, subject to bank and processor timelines.

Users should contact Tamreen before initiating a bank chargeback. Tamreen may suspend access during chargeback investigation and may contest chargebacks using transaction records and Consent Records.

Service Provider commissions, monthly Platform Fees, payout schedules, processor fees, chargeback deductions, refund deductions, and settlement terms are governed by the Service Provider Agreement and provider earnings statements. The standard non-VIP commercial terms are 15% Tamreen commission, minimum commission of KWD 3.000 per transaction, and the monthly Platform Fee table stated in the Service Provider Agreement. A Service Provider carrying Tamreen's VIP Badge pays a reduced 13% commission and does not pay any monthly Platform Fee, unless a signed provider schedule states different approved terms.

Price changes. Tamreen will give at least thirty (30) calendar days' prior notice through the Platform or by email before applying a price increase to an active recurring Subscription, unless a shorter period is required by law, payment processor rules, or urgent regulatory change. The new price applies only after the notice period or on the next renewal date stated by Tamreen, unless the User accepts the change earlier. Users who do not wish to accept the

new price may cancel before the new price takes effect, and any payment already processed at the old price for the current cycle remains valid.

Currency, FX, and bank fees. All Platform prices are charged in Kuwaiti Dinars (KWD) unless the checkout screen states otherwise. If a User pays with a card issued in another currency, the card issuer or payment processor may apply foreign exchange conversion and cross-border fees. Tamreen does not control these third-party fees and they are not refundable by Tamreen. Refunds are returned in KWD to the original payment method, and any FX difference between the original charge and the refund is set by the card issuer.

Taxes, VAT, and selective taxes. No value-added tax (VAT) currently applies to Platform purchases made in Kuwait. If VAT, a selective tax, a digital services tax, or another consumption tax becomes applicable in Kuwait or in another GCC market where Tamreen operates (for example KSA, UAE, Bahrain, or Oman), Tamreen may adjust displayed prices to include the applicable tax and will state the tax rate and tax-inclusive total at checkout. Tax-related charges are non-refundable except where the underlying transaction is refunded.

Partial refunds for mid-Program cancellation. For one-time Program purchases that are paid up-front but delivered over multiple weeks or sessions, where Tamreen approves a refund after access has begun, the refund will be calculated on a pro-rata basis equal to the unused portion of the Program (number of unused weeks or sessions divided by total weeks or sessions), less any non-refundable processor fees and less any promotional discount value already consumed. The User-facing pro-rata formula will be shown in the refund decision communication. Subscriptions are not refunded on a pro-rata basis for partial billing cycles unless required by law.

Refund request form and SLA recap. Refund requests should be submitted by email to support@Mytamreen.com or, where available, through the in-Platform refund request form, and should include the Account email, transaction reference, purchase date, reason, and any supporting evidence. Tamreen will acknowledge receipt within two (2) business days, review complete requests within ten (10) business days, and process approved refunds to the original payment method within fourteen (14) business days, subject to bank and processor timelines.

Disputes and escalation. If a User disagrees with a refund decision, the User may escalate by emailing **legal@Mytamreen.com** within thirty (30) calendar days of the decision, setting out the reasons. Tamreen will provide a final written response within fifteen (15) business days. Nothing in this Policy limits the User's right to lodge a consumer complaint with the competent Kuwaiti consumer protection authority or to pursue mandatory consumer rights under Kuwait law.

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