

Refund Policy

Open Mind Ledger

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1. Overview

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2. Subscription Plans

2.1 Pricing Tiers

				Tier
Starter	1-5	\$199	\$179	
Growing	6-15	\$349	\$314	
Professional	16-30	\$499	\$449	
Business	31-50	\$699	\$629	
Enterprise	51-100	\$999	\$899	

2.2 Billing Cycles

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3. Free Trial

3.1 Trial Terms

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3.2 Trial Limitations

During

3.3 Trial Extensions

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4. Refund Eligibility

4.1 Monthly Subscriptions

Within

4.2 Annual Subscriptions

Within

4.3 Upgrade Refunds

When

4.4 Downgrade Credits

When

5. Non-Refundable Items

5.1 Services Rendered

5.2 Policy Violations

5.3 Third-Party Charges

5.4 Expired Requests

6. How to Request a Refund

6.1 Submitting a Request

6.2 Processing Time

Standard refund	5-7 business days
Complex cases	10-15 business days
Disputes	30 business days

6.3 Refund Method

7. Cancellation vs. Refund

7.1 Cancellation

7.2 How to Cancel

7.3 Effect of Cancellation

8. Special Circumstances

8.1 Service Outages

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8.2 Service Discontinuation

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8.3 Billing Errors

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8.4 Hardship Considerations

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9. Chargebacks and Disputes

9.1 Contacting Us First

Before

9.2 Chargeback Consequences

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9.3 Legitimate Disputes

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10. Enterprise and Custom Agreements

10.1 Custom Terms

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10.2 Annual Prepayment

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11. Contact Information

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12. Policy Changes

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