gO Score Memberships, Credits, Cancellations and Refu

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https://goscore-app.com/go-score/en/legal/payments/v/1.9

Part of: gO Score Terms of Use (Section 1.4). Capitalized terms have the meaning given in the Terms of Use.

1. Who charges and invoices

1.1 Plans and Credits are purchased from E & F International, Inc., a Texas corporation identified in Section 1.1 of the Terms of Use. E&F owns the gO Score app on Apple's App Store. On the web, payment is collected through Stripe in an E&F account. In-app purchases are processed by Apple, which gives you its purchase receipt.

1.2 When you buy through Apple's App Store, Apple charges you under its own terms, and the developer account distributing the app belongs to E & F International, Inc. When you buy on the web, payment is processed by Stripe or, when it appears as an option on the payment screen, PayPal, on behalf of E&F.

2. Plans: features, price, term, currency and taxes

2.1 Identifiable offer. Before any payment, we will show you, on the same screen and clearly: (a) the Plan name; (b) included features and limits; (c) the billing period (monthly, annual or other); (d) the price per period; (e) the currency; (f) whether the price includes taxes, and which; (g) whether the Plan renews automatically and at what price; and (h) how to cancel. What appears on that screen is what you purchase.

2.2 Catalog. The planned Plans are Free, Essential, Professional and Enterprise (the latter on terms agreed in writing). The current features and limits of each Plan (included users, products followed, companies monitored, Reports and research included per month, JORIX queries) are shown on the purchase screen (Membership, in the app) and in the "Plans" section of https://goscore-app.com/go-score/en. Included quotas reset each calendar month and do not roll over. Paid Plan prices are in U.S. dollars, billed monthly or annually, and are shown before payment on those same screens. While purchasing is not open for your account, the Membership screen says so.

2.3 Currency and taxes. Prices are displayed in U.S. dollars (USD). In the App Store, Apple may display and charge the price in your country's currency. Applicable taxes (for example, VAT in Mexico or sales tax in certain U.S. states) are shown before payment where E&F is required to collect them.

2.4 Receipts. On the web, you will receive the receipt for each charge by email. In the App Store, the purchase receipt is issued by Apple and is available in your Apple ID.

2.5 Free Plan. The Free Plan lets you create the account, complete the File and use features that do not require a paid Plan, with one user. It is not a temporary trial: it does not convert into a paid Plan and generates no charges.

3. Automatic renewal

3.1 Consent. Paid Plans renew automatically at the end of each period only if you expressly agreed at purchase, through an affirmative action separate from acceptance of the Terms of

Use. Before obtaining your payment details, we will show that the Plan renews, how often, at what price and how to cancel.

3.2 Pre-renewal notice. We will send an email reminder before each annual renewal at least 15 days in advance (and between 15 and 45 days where California law applies), stating the price, charge date and how to cancel. For monthly Plans, the reminder is sent where applicable law requires it or when the price changes.

3.3 Price changes. If the renewal price changes, we will notify you at least 30 days in advance. For App Store subscriptions, a price increase may require your express consent under Apple's rules; if you do not give it, the subscription will not renew at the new price. For web subscriptions, the increase applies at the next renewal after notice only if you do not cancel before that date; where applicable law requires express consent to the new price, we will request it.

3.4 App Store renewal. Subscriptions purchased through Apple are managed, renewed and canceled from your Apple ID (Settings › Subscriptions). We cannot cancel or refund them for you; we can guide you.

4. Cancellation

4.1 How to cancel. You may cancel renewal at any time, through the same medium you used to purchase and without obstacles: (a) web subscriptions: from Membership › Cancel renewal, in a confirmed one-step process; (b) App Store subscriptions: from your Apple ID. You may also request cancellation by email at soporte@goscore-app.com.

4.2 Effective date. Cancellation takes effect at the end of the period already paid. Until then you keep full access to Plan features. No further charges are made.

4.3 Canceling is not closing the account. Canceling the Plan keeps your Organization Account and File with the Free Plan's features. Closing the account and requesting data deletion are distinct actions described in Section 9.

5. Plan changes, proration and free trials

5.1 Upgrade. Moving to a higher Plan follows the purchase channel: in the App Store, Apple's subscription rules; on the web, the charge shown on screen before payment.

5.2 Downgrade. Moving to a lower Plan takes effect at the end of the current period unless stated otherwise. The lower Plan's limits apply from then.

5.3 Free trials. No temporary free trial is offered. If one is offered in the future, its duration and content will be stated, it will convert into a paid Plan only if you expressly agree to that conversion, and you will receive notice before the first charge.

6. Payment failures, suspension and service recovery

6.1 If a renewal charge fails, we will notify you and the payment channel will retry for 7 days. You keep access during that period.

6.2 If the charge keeps failing, the Plan enters suspended status: you keep access to your account and to reading your File, but not to paid-Plan features, until you update your payment method.

6.3 When payment is regularized, service is restored. If suspension exceeds 60 days, the Plan is deemed canceled and must be purchased again.

6.4 Purchased balance is not lost due to a payment failure; it is handled per Section 7.

6.5 Subscription states. In Membership you will see your Plan's state (active, payment pending,

grace period, cancellation scheduled, canceled, refunded or disputed) and the effective date of each change. A pending payment or grace period is never reflected in your Organization's Score or Level. When downgrading, your File and evidence are kept; only new actions exceeding the lower Plan's capacity are blocked.

7. Credits

7.1 What they are. Credits ("report credits") are a prepaid balance that belongs to the Organization and is counted in reports: they are bought in blocks, and each block gives a fixed number of reports, shown before payment together with its price. They may be used only for gO Score Services that consume reports. Credits are not money, electronic money, deposits, electronic payment funds, payment instruments, securities or loans. They bear no interest, cannot be transferred to other Organizations or persons, cannot be withdrawn or converted to cash, cannot be used to pay third parties or outside gO Score, and are accepted only by E&F for gO Score Services. Credits are unrelated to gO Flow or any financial product.

7.2 Included quota and purchased balance. We distinguish and display separately:

a) Research and Reports included in the Plan: a monthly quota that resets each calendar month and neither rolls over nor converts into balance.

b) Purchased Credits: the reports you add by buying a block. Each block gives 6 reports. On the web, the block price is shown in U.S. dollars before payment; in the iPhone app, the localized price set by Apple for your country is shown.

7.3 Consumption. Each delivered version of a research request (the first one, an update or a follow-up run) consumes one report. Before confirming, the cost in reports, the current balance and the balance after delivery are shown. The report is reserved when work starts, consumed only on delivery and released if the research fails or is cancelled. Reports included in your Plan are used first, then Credits. The price of each block and the reports it gives are shown before payment. Each consumption keeps its receipt.

7.4 Reservation, consumption and release. When you start a Service, the Plan's included quota is used first; if none remains, you are offered your Credits, with the cost in reports and the scope, before confirming. On confirmation the report is reserved; it is consumed only when a usable Report is delivered per the accepted scope; and it is released back to your balance if the work fails or is canceled before delivery. A Report with limitations is charged only if those limitations were shown before starting or you expressly accept partial delivery. No internal query or JORIX response consumes reports without a prior confirmation showing its cost. Payment-provider retries and duplicate notifications never credit or consume twice.

7.5 Order of consumption. First the Plan's included quota; then purchased balance. If promotional balance existed, it would be consumed before purchased balance.

7.6 Expiration.

- Purchased balance does not expire in any channel: neither on the App Store, per Apple's rules, nor on the web.
- The Plan's included quota resets each calendar month and does not carry over.
- Promotional balance, if any, may have an expiration stated when granted.

7.7 Balance and receipts. In Membership you can view available, reserved and used balance for the period, the remaining included quota, the movement ledger (top-up, reservation, consumption, release, refund and audited adjustment, with date, reports, user and Report) and receipts. The payment receipt and each consumption receipt are separate documents. The Administrator may authorize which members can spend and set limits per user or per Report.

7.8 No cash conversion. Credits are not redeemable for cash or convertible to money, except as provided in Section 8 for purchased and unused Credits, or where applicable law requires.

8. Refunds, disputes and chargebacks

8.1 No universal rule. There is no "no refunds" rule. The right to a refund depends on the purchase channel, product type and applicable law in your country.

8.2 App Store purchases. Refund requests for purchases made through Apple are handled by Apple (reportaproblem.apple.com) under its policies. E&F does not receive the amount directly and cannot issue the refund, but can help with information.

8.3 Web purchases (Stripe, PayPal or others).

- Subscriptions: you may request a refund of the current period within 14 days of the charge if you have not consumed reports included in the paid Plan during that period. Otherwise, cancellation applies at the end of the period without refund, except for termination without cause by E&F (Terms 17.3) or a material change you do not accept (Terms 19.2), in which case the proportional part is refunded.
- Purchased, unused reports: they do not expire and belong to your Organization while the account exists. Within 30 calendar days after a purchase made on the web, the Administrator may request a refund of the reports from that purchase that have not been used, by writing to facturacion@goscore-app.com. We refund the proportional part of the price paid (one third of the block for each unused report) to the same payment method; a person at E&F resolves the request and replies in writing. After those 30 days there is no refund, unless applicable law requires it or the charge was our error. App Store purchases are refunded only through Apple (reportaproblem.apple.com), under its rules; if Apple issues a refund, we remove the unused reports from that purchase from your balance.
- Consumed balance: not refunded, unless the Service failed for reasons attributable to the Platform and the amount was not automatically released; in that case we restore it.
- Refunds and chargebacks of a top-up: reverse unused balance first. Balance already consumed is not reversed automatically: a person reviews the case. In no case does a refund or chargeback affect the Score or leave a negative balance.

8.4 Consumer rights. If you are a consumer under the law of your country or state, you retain the refund, withdrawal or cancellation rights that law grants, which prevail over this Annex.

8.5 Disputes and chargebacks. Please contact us before initiating a chargeback so we can resolve the issue. If you initiate a chargeback on a legitimate, already-used charge, we may suspend access until it is resolved and, if the chargeback wrongly succeeds, restrict purchase of new Services. We respect the decisions of payment processors and card issuers.

9. Canceling the subscription, closing the account and deleting data: three distinct actions

Action · What happens · Where

Cancel the Plan · Renewal ends; paid access continues to period end; the account, File and Credits remain. · Membership › Cancel renewal / Apple ID

Close the organization (Administrator only) · The Organization Account is deactivated. Each User stops belonging to the Organization: their sessions are closed and their permissions, invitations and links are revoked, and the File stops being visible to Counterparties. Personal accounts continue to exist: closing the Organization does not delete any person, and anyone who wants their personal data deleted requests it separately. Each User receives an email notice. Data enters the pre-deletion blocking period described in the Privacy Notice; Credits are handled per Section 10. Requires that no App Store

subscription remains active, or a warning that you must cancel it with Apple. · Settings › Privacy and connections › Close, leave or delete (available in-app per Apple's rules)

Request data deletion · Exercise of the right to cancellation/deletion of personal data; handled per the Privacy Notice, with legal exceptions (billing, tax obligations, defense of claims). May be requested with or without account closure. · privacidad@goscore-app.com / Settings › Privacy and connections › Close, leave or delete

10. Credits and subscriptions upon account closure or deletion

10.1 Upon closing the Organization's account, the Plan's included quota and any promotional balance are extinguished. Before you confirm closure, we show you your report balance as a figure. When the closure is carried out, pending reservations are released. You may request a refund of unused reports from web purchases made in the last 30 days, under 8.3. Any remaining balance is kept for 30 calendar days after the closure is carried out and is then extinguished. In no case does a refund or chargeback leave a negative balance or affect the Score.

10.2 Closing the account does not by itself cancel a subscription purchased in the App Store; we will warn you and tell you how to cancel it with Apple to avoid further charges.

10.3 Payment obligations already due survive account closure.

11. Apple and other channels: restoration and duplicates

11.1 Restoration. If you reinstall the app or change devices, you can restore your App Store subscription from Membership › Restore purchases, without creating another Organization or subscription. Purchased balance (a consumable purchase) is not "restored": once validated by the server, it remains tied to your Organization and appears when you sign in on any device. Subscriptions and balance purchased on the web are tied to your Organization Account and need no restoration.

11.1 bis Channels by territory. In the iOS app, the primary purchase route is buying with Apple. The "Other payment methods" option (card, Apple Pay or PayPal on our website) is shown only in the storefronts and modalities Apple allows; where it does not appear, it is unavailable by design. On the web we offer card, Apple Pay (where the device and browser allow) and PayPal, per actual availability.

11.2 One active Plan. An Organization Account may have only one active Plan. If we detect that you are trying to purchase in the App Store a Plan already active on the web (or vice versa), the Platform will warn you and will not apply the duplicate charge where technically possible. If a duplicate charge occurs, write to facturacion@goscore-app.com: if the duplicate charge was made on the web, we review it and refund it through the same payment processor; if it was made in the App Store, Apple issues the refund and we will guide you to request it at reportaproblem.apple.com.

11.3 Multiplatform access. What you purchase in one channel is available on the web and in the app, per App Store rules for multiplatform services.

12. Contact

Questions about charges, Credits and refunds: facturacion@goscore-app.com. Enterprise Plan sales: ventas@goscore-app.com.