



Consumer & subscription payment rules

Cancellation, Withdrawal & Refund Policy

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Contact:	info@pigmentrix.com www.pigmentrix.com

Table of Contents

1. Purpose and Scope 3

2. Relationship to Other Pigmentrix Documents 3

3. Key Distinctions..... 3

4. Merchant of Record..... 3

5. Subscription Plans and Access Periods..... 4

6. Canceling Automatic Renewal..... 4

7. Consumer Right of Withdrawal 4

8. How to Withdraw..... 5

9. Refund Eligibility 5

10. Refund Processing..... 5

11. Consequences of Withdrawal or Refund..... 6

12. Business, Enterprise and Educational Customers..... 6

13. Requests, Evidence and Decisions 6

14. Changes and Contact..... 7

16. Appendix A - Model Withdrawal Form..... 8

1. Purpose and Scope

This Cancellation, Withdrawal & Refund Policy (the "Policy") describes how a User can cancel subscription renewal, exercise any statutory right of withdrawal, and request a refund for paid access to the Pigmentrix Matrix.

This Policy covers consumer purchases on www.pigmentrix.com. For Enterprise Subscriptions, Educational Licenses, reseller transactions, and other custom arrangements, separate written agreements or the terms set by the seller or payment method may apply.

2. Relationship to Other Pigmentrix Documents

This Policy adds to the Pigmentrix Terms & Conditions (the "Terms"). Terms not defined here have the meanings provided in the Terms. These Terms cover accounts, access, subscription plans, service availability, responsible use, and termination. The Pigmentrix User License Agreement specifies how Matrix content may be used.

This Policy does not restrict any rights or remedies that cannot legally be excluded. If it conflicts with mandatory consumer law, the law takes precedence. If there is a conflict with other Terms, those Terms will override unless this Policy explicitly states a more specific rule for cancellation, withdrawal, or refunds.

3. Key Distinctions

- Cancellation involves turning off future automatic renewals but does not reverse a completed purchase.
- Withdrawal occurs when a consumer uses their legal right to cancel a distance contract during the designated cooling-off period.
- Refund refers to the repayment of all or part of a charge. It can occur due to withdrawal, billing errors, known defects, service issues, or at the company's discretion.
- A complaint regarding defective or non-conforming digital access is addressed through the Pigmentrix Complaints Procedure for Digital Services.

4. Merchant of Record

Paid plans are sold via Paddle, the Merchant of Record as outlined in the Payment & Subscription Services Policy. Paddle acts as the authorized reseller, handling the transaction process, including charges, taxes, invoices, renewals, refunds, withdrawal requests, payment disputes, and chargebacks. SFX Materials, a.s. is responsible for supplying the Pigmentrix Matrix and addressing any complaints regarding its compliance or performance.

5. Subscription Plans and Access Periods

The Free Plan is free of charge and does not qualify for a monetary refund.

A 24-Hour Pass grants access for the full twenty-four-hour duration specified in the Terms and at checkout. It will not renew automatically unless explicitly stated during checkout.

A Functional Subscription will automatically renew at the end of each billing cycle if automatic renewal is disclosed and selected during purchase. Enterprise and Educational plans are subject to their specific written terms.

6. Canceling Automatic Renewal

A Buyer can cancel upcoming automatic renewals via the current Merchant of Record's buyer portal or another method specified in the Payment & Subscription Services Policy. Pigmentrix may supply a link to this portal or handle the cancellation through the provider's system.

Unless required by law, the checkout terms, or a separate written agreement, canceling does not reduce the paid access period and does not automatically lead to a refund for that period. Access typically continues until the paid term concludes.

Deleting an account does not replace canceling automatic renewal unless the Matrix explicitly confirms that the renewal is canceled as well. Pigmentrix should provide a final confirmation once a cancellation request is complete.

7. Consumer Right of Withdrawal

A consumer entering into a distance contract may have a statutory right to cancel it without providing a reason within 14 days of signing. The exact application of this right depends on whether the purchased plan is viewed as digital content, a digital service, a service, or a combination of these.

Before granting immediate access, Pigmentrix might require the consumer to request performance during the withdrawal period explicitly and to acknowledge the legal consequences outlined at checkout. These consents must be obtained through an active step and kept with the transaction record.

For digital content not provided on a physical medium, the consumer may forfeit the right of withdrawal once delivery starts, but only if all legal requirements are fulfilled. These include obtaining explicit prior consent, informing the consumer of the loss of the right, and securing the necessary contractual confirmation.

For a service or ongoing digital service, starting performance during the withdrawal period does not necessarily equate to full performance. If the consumer lawfully withdraws after requesting early performance, a proportional charge may apply only if permitted by law and only after providing the necessary information.

This Policy does not automatically deem the 24-Hour Pass or any other plan as non-refundable just because access was used. The checkout disclosures and consent record must justify the specific supply's refund status.

8. How to Withdraw

A consumer should exercise any applicable statutory withdrawal right through the current Merchant of Record, using the route specified in the Payment & Subscription Services Policy and the Merchant of Record Refund Policy. Additionally, a copy can be sent to info@pigmentrix.com to facilitate coordination of related Matrix access.

The notice must specify the consumer, the relevant account email, the plan or order, the purchase date, and the withdrawal decision. Sending the notice before the deadline is sufficient.

9. Refund Eligibility

The Merchant of Record handles refunds mandated by law and may also issue refunds for duplicate, erroneous, unauthorized, or undelivered transactions in accordance with its buyer terms and refund policy. Pigmentrix will examine any delivery or compliance issues on the Matrix side and inform the necessary actions to process payment.

A user may also request a refund if a significant defect or persistent failure of the digital service entitles them to a refund, price reduction, or termination under the Complaints Procedure or applicable law.

Except where law mandates otherwise, refunds are generally not issued if a User changes their mind after the valid withdrawal window, does not use the available access, forgets to cancel before renewal, no longer needs the Matrix, or disagrees with a reference classification that functions as described.

10. Refund Processing

If a refund is owed, the Merchant of Record will handle it in accordance with applicable laws and its refund policy, typically returning funds to the original payment method. The timing may also vary depending on the Buyer's bank or payment provider.

Refunds will generally be issued through the original payment method unless the User explicitly agrees to a different method and no extra charges apply. Processing times depend on banks and payment providers and are beyond Pigmentrix's control.

A partial refund or proportional price reduction will be determined based on the duration of affected access, the degree of non-conformity, and relevant legal standards. Pigmentrix will explain the calculation in its decision.

11. Consequences of Withdrawal or Refund

Once a contract is properly withdrawn or terminated, Pigmentrix has the right to restrict the associated paid access. The User is required to cease using the digital content or service and must not share it with others.

Downloaded Licensed Materials are subject to the Pigmentrix User License Agreement. If withdrawal or termination requires stopping use, the User must delete their copies unless law mandates retention. Personal data and any content provided by Users will be managed in line with relevant laws and the Privacy Policy.

12. Business, Enterprise and Educational Customers

Statutory consumer withdrawal rights generally apply only to natural persons acting outside their trade, business, craft, or profession. Business, enterprise, and institutional customers are subject to their order form, commercial agreement, and applicable law.

Pigmentrix can grant a non-consumer a contractual right to cancel or receive a refund if specified in writing.

13. Requests, Evidence and Decisions

Requests for transaction cancellation, withdrawal, invoices, taxes, refunds, and payment disputes should be directed to the Merchant of Record. Issues related to product access and Matrix functionality should be sent to info@pigmentrix.com. Pigmentrix and the Merchant of Record may share relevant information as needed to resolve the issue.

Pigmentrix will confirm and provide its decision in writing. If a request is rejected or only partially approved, it will include a brief explanation and details about any available complaint or dispute process.

14. Changes and Contact

This Policy may be revised according to the Terms and applicable law. Any changes will not affect rights that have already been established.

Service Provider: SFX Materials, a.s., Reg. Nr. 05903637, Opletalova 1337/29, Czech Republic, EU. Email: info@pigmentrix.com. Website: www.pigmentrix.com. Ensure all registered office and company identification details are included before publication.

16. Appendix A - Model Withdrawal Form

Complete and return this form only if you wish to withdraw from the contract. You may instead send any other clear statement containing the same decision.

To: _____

Consumer name: _____

Consumer address: _____

Pigmentrix account email: _____

Order or transaction number: _____

Plan purchased: _____

Contract date: _____

Statement: _____

I hereby give notice that I withdraw from my contract to supply the Pigmentrix plan identified above.

Date: _____

Signature (only if submitted on paper)