QONCIER SUBSCRIPTION TERMS, REFUND & CANCELLATION POLICY

Effective Date: September 22, 2025

At **Qoncier Health**, our mission is to redefine precision health through personalized insights and care. These Subscription Terms explain how billing, renewals, cancellations, and refunds work for all Qoncier subscription plans.

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1. Subscription Plans & Billing

We currently offer two subscription options:

Plan Type	Monthly	Annual
Individual	$14.99 per month	$99 per year
Family (up to 5 members)	$29.98 per month	$199 per year

All plans renew automatically at the end of each billing period unless canceled before renewal. Subscriptions are billed securely through **Stripe**, our payment processor.

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2. Payment Authorization

By subscribing, you authorize **Qoncier Health** to charge your selected payment method for recurring subscription fees at the beginning of each billing period until canceled. You may update or remove your payment method at any time through your account's **Billing Settings**.

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3. Refund Policy

We want every member to love their Qoncier experience. If you're not satisfied, please review our refund terms below.

a. Monthly Subscriptions

- Billed at **$14.99 (Individual)** or **$29.98 (Family)** per month.
- Refunds are available **within 7 days of your initial payment** if you are unsatisfied and have not used the premium features extensively.
- After 7 days, monthly subscriptions are **non-refundable**, but you may cancel anytime to prevent future charges.

b. Annual Subscriptions

- Billed at **$99 (Individual)** or **$199 (Family)** per year.

- Refunds are available **within 14 days of purchase** if the subscription shows minimal or no use.

- After 14 days, refunds may be issued **at Qoncier's discretion on a prorated basis** depending on usage and remaining term.

c. Renewals

- Subscriptions automatically renew at the end of each billing period.

- Once a renewal payment is processed, **refunds are not available**, but you may cancel future renewals anytime.

d. Refund Process

- Refunds are issued to the **original payment method** within **5–10 business days** after approval.

- Stripe transaction fees may not be refundable after the first 7 days.

- Refunds are processed manually to verify account ownership and prevent fraud.

To request a refund, email **support@qoncier.com** with:

1. Your full name and Qoncier account email

2. Date and amount of the charge

3. Brief reason for the request

Our support team will respond within **5 business days**.

e. Abuse & Exceptions

Refund requests may be denied in cases of repeated refund requests, misuse of services, or evidence of fraudulent activity.

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4. Cancellation Policy

You may cancel your subscription at any time using the steps below.

a. How to Cancel

1. Log in to your Qoncier account.

2. Go to **Settings → Billing**.

3. Select **Cancel Subscription** and confirm.

Alternatively, you can request cancellation by emailing **support@qoncier.com** from the email address associated with your account.

b. Timing

- **Monthly Plans:** Remain active until the end of the current billing period.

- **Annual Plans:** Remain active until the end of the paid annual term.

*Note: Canceling your subscription does **not automatically trigger a refund.** Refunds must be requested separately in accordance with this policy.*

c. Auto-Renewal

To avoid renewal charges, cancel **at least one day before** your renewal date. Once renewed, charges are final for that billing period.

d. Reactivation

If you cancel and later wish to return, you can reactivate anytime by logging into your account and selecting a new plan.

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5. Contact Information

If you have any questions or need help with billing, cancellations, or refunds, please contact:

📧 **support@qoncier.com**
🏢 **Qoncier Health** – 1130 S. Canal Street, Suite 1235 ● Chicago, IL 60607

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6. Policy Updates

Qoncier reserves the right to modify this policy at any time. Updated versions will be posted on our website and take effect immediately upon publication.