

Policy Document: Cancellation, Refunds, and Complaints Effective Date:
02/12/2025 **Company:** Fundplan

At Fundplan, we are committed to transparency and fairness in all our service agreements. While we strive to deliver the highest standard of service, we understand that circumstances change. This policy outlines your rights to cancel, our cooling-off periods, and the refund terms applicable to our Subscription and One-Off Application models.

1. The Cooling-Off Period (Your Statutory Right)

In accordance with the **Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013**, you are entitled to a **14-day cooling-off period** starting from the date you enter into an agreement with Fundplan.

- **Full Refund:** If you choose to cancel within this 14-day period and **no substantial work** has commenced on our part, you are entitled to a full refund of any monies paid.
- **Commencement of Services:** If you request that Fundplan begins work during this 14-day cooling-off period, you acknowledge that you may waive your right to a full refund should you subsequently cancel, based on the specific terms outlined below.

2. Subscription Model: Cancellation Policy

Following the expiry of the initial 14-day cooling-off period, the following terms apply to the cancellation of recurring subscriptions:

- **Notice Period:** You may cancel your subscription at any time by providing **30 days' written notice** to [Insert Email Address].
- **Billing Liability:** upon serving notice, you will be billed for:
 1. The remainder of the current billing month; and
 2. The full 30-day notice period.
- **Service Allocation:** During the 30-day notice period, Fundplan will continue to work on your account. Any bids worked on during this time will be counted towards your annual allocation.

3. One-Off Application Model: Cancellation & Refunds

For clients engaging Fundplan for a specific, one-off application, refunds are calculated based on the stage of work completed at the time of cancellation:

A. Cancellation Before Work Commences If you cancel a one-off application within the 14-day cooling-off period and Fundplan has **not** started any work, you will receive a **100% refund**.

B. Cancellation After Work Commences (Pre-Draft) If you cancel after Fundplan has begun work (including research, project scoping, or outlining) but **before** the first complete draft has been delivered:

- A **cancellation fee of 50%** of the agreed price will be charged.

- This fee covers the time investment, intellectual property, and resources already allocated to your project.
- The remaining 50% (if already paid) will be refunded.

C. Cancellation After First Draft Delivery. Once Fundplan has submitted the first complete draft of the application for your review:

- The **primary service delivery is considered rendered.**
- The **full agreed bid price (100%) becomes payable.**
- No refunds will be issued from this stage onward.

4. Complaints and Service Disputes

If your request for a refund is based on a complaint regarding the **quality of service** rather than a change of mind (cancellation), the following procedure applies in line with the **Consumer Rights Act 2015**:

1. **Notification:** You must notify us in writing at [Insert Email Address] outlining the specific issues where you believe the service was not performed with reasonable care and skill.
2. **Remedy:** Fundplan reserves the right to attempt to remedy the issue (e.g., by redrafting or revising the application) within a reasonable timeframe.
3. **Resolution:** If the issue cannot be remedied, or if the service provided falls significantly below the agreed scope, a partial or full refund may be negotiated at the discretion of Fundplan management.

5. Processing of Refunds

- **Method:** Refunds will be processed using the original method of payment unless expressly agreed otherwise.
- **Timeframe:** Please allow up to **14 days** from the date of refund approval for the funds to appear in your account.

To request a cancellation or make a complaint, please contact:
mark@fundplan.co.uk