

REFUND AND CANCELLATION POLICY

Last Updated: 11.08.2026

This Refund and Cancellation Policy explains the refund and cancellation rules applicable to memberships purchased through **UMGORA.COM**, operated by **BEKZOD LIMITED**.

1. One-Time Membership Fee

The Community requires a one-time membership payment.

The membership fee is **not a recurring subscription** and will not automatically renew.

The applicable price will be displayed before you complete your purchase.

2. General No-Refund Policy

Except where required by applicable law, membership fees are **non-refundable** once payment has been successfully completed.

This means that we generally do not provide refunds because a member:

- Changes their mind;
- No longer wishes to participate;
- Does not use the Community;
- Does not use all available features;
- Changes their personal circumstances; or
- Simply decides that they no longer want their membership.

By completing payment, you acknowledge that the membership fee is a one-time purchase and that voluntary refunds are generally not available.

3. Mandatory Consumer Rights

Nothing in this Policy removes or limits any consumer rights that cannot legally be excluded.

Depending on your country or state, you may have statutory rights relating to cancellation, withdrawal, defective services, misrepresentation, or other consumer protections.

Where applicable law gives you a right to a refund or cancellation, that right will continue to apply even if this Policy states that memberships are non-refundable.

4. European and UK Customers

Customers located in the United Kingdom or European Union may have statutory cancellation or withdrawal rights under applicable consumer protection laws.

Where those rights apply, they may be subject to specific conditions, including conditions relating to the commencement of the service or the customer's express request to receive the service before the end of an applicable cancellation period.

Nothing in this Policy is intended to restrict those statutory rights.

5. Immediate Access

Where permitted by applicable law, the member may request that membership access begins immediately after payment.

By requesting immediate performance of the service, the member acknowledges that applicable cancellation or withdrawal rights may be affected to the extent permitted by law.

6. Duplicate or Incorrect Payments

If you believe that you were charged more than once for the same membership or that a payment was processed incorrectly, contact us promptly at:

support\@umgora.com

We will investigate the transaction and, where appropriate, correct a duplicate or erroneous charge.

7. Unauthorized Transactions

If you believe that a payment was made without your authorization, contact us immediately.

We may request information necessary to investigate the transaction.

This Policy does not limit any rights you may have under applicable payment-card, banking, or consumer-protection laws.

8. Community Termination

If your membership is suspended or terminated because you violated our Terms and Conditions, Community Guidelines, or applicable law, you will generally not be entitled to a voluntary refund, except where required by applicable law.

If we terminate a membership for reasons unrelated to your violation of our Terms, we may provide a refund where we determine it is appropriate or where required by law.

9. How to Request a Refund

To request a refund or exercise a statutory cancellation right, contact:

support\@umgora.com

Please include:

- Your name;
- Email address associated with your account;
- Payment date;
- Transaction or receipt information; and
- The reason for your request, if applicable.

We may request additional information to verify the transaction.

10. Refund Processing

Where a refund is approved or legally required, refunds will generally be returned using the original payment method where reasonably possible.

Processing times may depend on the payment provider or financial institution.

11. Chargebacks

If you believe a payment was incorrect, unauthorized, or subject to a legal refund right, please contact us so that we can investigate and resolve the issue.

Nothing in this Policy prevents you from exercising rights provided by your card issuer, payment provider, or applicable law.

12. Changes to This Policy

We may update this Refund and Cancellation Policy from time to time.

The latest version will be published on the Platform.

13. Contact

BEKZOD LIMITED

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