



Swim Parent Guide – Refund & Cancellation Policy

Effective Date: 1st September 2025

1. Subscription Payments

All payments are processed securely via our third-party provider (e.g. Stripe, Telegram Payments).

By subscribing, you agree to be charged the membership fee at the beginning of each billing cycle (monthly, unless otherwise stated).

Your subscription will automatically renew unless you cancel before the renewal date.

We reserve the right to suspend or terminate access if payment fails or is reversed. In such cases, no refund will be due for partial periods.

2. Cancellations

You may cancel your membership at any time through the same payment platform you used to subscribe.

Once cancelled, you will continue to have access to the Channel until the end of your paid billing period.

No further payments will be taken after cancellation.

3. Refunds

Membership fees are non-refundable once a billing cycle has started, as access to digital content is provided immediately.

Refunds will only be issued in the following limited cases:

- Duplicate payments caused by technical errors
- Fraudulent or unauthorised charges (after investigation by the payment provider)
- Where required by local consumer law (e.g. EU 14-day withdrawal rights for digital services, unless you have accessed or started using the digital content, in which case the right to withdraw does not apply)

4. Consumer Rights

Nothing in this policy affects your legal rights under applicable consumer protection laws. Where such rights apply, they will take precedence over this policy.

5. Contact

If you have a billing issue or question about your subscription, please contact the Channel administrator directly via Telegram.

Plain English Summary for Parents

You're free to cancel anytime.

We don't refund mid-month unless it's a billing error or law requires it.

When you cancel, you still get access until your paid month ends.