Refund & Cancellation Policy

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This policy explains when you can cancel an order with Business Ingenuity, Inc. and the limited cases in which a refund is due. It forms part of our Terms of Service. If you have a signed agreement with us, the refund and cancellation terms in that agreement apply instead.

Why reports are treated differently from physical goods. Each report is generated for your organization when you buy it. Production starts automatically as soon as payment succeeds, and the cost of producing it cannot be recovered once it has started. So our policy centres on putting things right when we fall short, not on returns.

All sales are final. We do not give refunds or credits for any reason on your side, including a change of mind, a cancellation, low survey response or a missed session. The only exception is where we cannot deliver what you paid for, as described below.

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At a glance

- **Research reports** (ExoScan, ExoAnalysis, ExoCLA, ExoRisk): no refund or credit. If a report is materially defective, we correct or re-run it. We refund you only if we cannot deliver a usable report at all.
- **4 Quarterly Updates:** you can move a delivery date. No refund or credit if you stop early. If we cannot deliver, we refund the deliveries we did not make.
- **OrgScan / OrgAnalysis:** no refund or credit, before or after your survey launches.

- **Expert Sessions:** free to reschedule with enough notice. No refund or credit if you cancel or do not attend. If we cancel, you choose a new date or a full refund.
- **Analytics Warehouse:** no refund or credit once access has been granted, unless your written agreement says otherwise.

1. Research reports

ExoScan, ExoAnalysis, ExoCLA and ExoRisk, bought one at a time.

- **Cancelling:** generation starts as soon as your payment succeeds, so these orders cannot be cancelled or refunded once they are placed.
- **If generation fails:** sometimes a report cannot be completed, for example because too little public information about the organization is available. We will re-run it at no charge. If we still cannot deliver a usable report within 10 business days of purchase, we will refund you in full.
- **If the report is materially defective:** for example, it analyses the wrong organization, is substantially incomplete, or cannot be opened. Tell us within 14 days of delivery. We will correct or regenerate it. If we cannot, we will refund you.
- **Not a defect:** disagreeing with the report's conclusions, or finding facts that changed after the report's stated source dates. As our Terms explain, research reports are AI-generated from public information and are not independently verified. We are still glad to hear about specific factual errors, and we may correct them at our discretion.

2. 4 Quarterly Updates

A prepaid series of four reports (ExoScan or ExoAnalysis), delivered about once a quarter. It is not an automatically renewing subscription, so there is nothing to cancel in order to stop future charges. Nothing is charged after the one up-front payment.

- **Moving a delivery:** ask us, and we can move an upcoming quarterly delivery to a different date.
- **Stopping early:** the four-report series costs the same as a single report, so there is no per-report price to refund. If you no longer want the remaining deliveries, we will stop them, but no refund is due for them.
- **If we cannot deliver:** if we stop offering the product, or cannot deliver a scheduled report, we will refund a proportionate share of the price for each undelivered report. That is one quarter of the price for each undelivered report.
- Each delivered report is covered by the failure and defect terms in section 1.

- Scheduled deliveries are paused while an account is suspended. See Terms, section 12.

3. OrgScan and OrgAnalysis (survey-based)

- **Cancelling:** no refund or credit, whether before or after your survey launches. We are committed to delivering your report once the survey closes.
- **Low response:** if too few people respond for a meaningful analysis, we will work with you to extend or relaunch the survey. Low response does not entitle you to a refund or credit.
- **Included items:** the updated research report and the consultation included with these products are part of the package. They are not refunded separately.

4. Expert Sessions (2-hour and 4-hour)

After you buy a session, we contact you (we aim to within 1 business day) to agree a date and time. The preferred time you give at purchase is a request, not a confirmed booking.

- **Rescheduling:** free if you give at least 48 hours' notice before the confirmed start time. You can reschedule a session up to 2 times.
- **Cancelling or not attending:** if you cancel at any time, or do not attend, the session is forfeited. No refund or credit is given.
- **If we cancel** or cannot hold the session: you choose between a new date and a full refund.
- **Unused sessions:** a session must be held within 6 months of purchase unless we agree otherwise.
- Each session is a separate purchase, and buying another is a separate charge.

5. Analytics Warehouse

- Sold by enquiry for a fixed term (currently one year from your most recent OrgScan or OrgAnalysis purchase, or one year from the date access is granted if you have no such purchase or that year has already ended, unless a different term is agreed in writing). Access ends when the term ends. It does not renew automatically.
- Once access has been granted, the fee is not refundable. If the tool is unavailable for a significant part of the term because of a fault on our side, we will extend your access by the time lost.

6. Bulk, invoiced and custom work

Cancellation and refund terms for bulk orders, invoiced accounts and custom work are set out in the quote or signed agreement for that work.

7. How to raise a problem

1. Email synergymatters@businessingenuityinc.com. Include your company, your account email, the receipt number (shown in your workspace), the product and what went wrong.
2. We will reply within 2 business days.
3. Where a refund is due because we could not deliver, it is paid to the original payment method through Stripe. Your bank or card issuer then decides when the money reaches your account, which usually takes several business days.

Please contact us before disputing a charge with your card issuer. We can usually resolve a problem faster than a chargeback can. If a chargeback is filed, we may pause the related deliveries while it is resolved.

8. Your legal rights

This policy does not limit any right you have under applicable law that cannot be excluded by contract.