Refund Policy

Last Updated: 7 July 2025

1   Scope of the Refund Policy

This policy applies to:

- Subscription plans for access to premium educational content and features.
- In-app purchases, including cosmetic items, digital collectibles, and virtual currency used within the Legacy Academy App.

This policy does not apply to any crypto-related activity, including the acquisition, exchange, or utility of the Legacy Token (LGCT). All token-related matters are governed exclusively by our MiCA-compliant Whitepaper, available at:
https://www.legacynetwork.io/pdf/MICA-Whitepaper.pdf

2   General Principle – No Refunds

All payments made via the Legacy Academy App are final and non-refundable, unless required otherwise under applicable laws. This includes:

- Monthly, half-yearly, and annual subscription payments.
- In-app purchases of digital items, tokens, or features.
- Missed promotions or discount requests after purchase.

We do not offer refunds in the following scenarios, except as required by law:

- Change of mind or user regret.
- Failure to complete a course or module.
- Dissatisfaction with content that matches its description.
- Accidental purchases, including purchases by children or unauthorized users.

3   Subscriptions – Terms and Cancellation

The Legacy Academy App offers premium subscriptions that grant access to advanced learning paths, gamification features, and cosmetic items. Each subscription is billed at the interval chosen by the user (monthly, half-yearly, annually).

You may cancel your subscription at any time through your account settings. Cancellation will take effect at the end of the current billing cycle. You will retain access to the subscription content until then.

The conclusion of a free trial that converts into a paid subscription is subject to this Refund Policy. Failure to cancel a free trial before its renewal date shall not entitle the user to a refund.

We do not provide partial refunds for unused time within a billing period.

4   In-App Purchases

In-app purchases include (but are not limited to):
- Cosmetic items (banners, frames, profile pictures, etc.)
- Visual/audio upgrades
- Virtual currency used to unlock features or content

All in-app purchases are non-refundable, except as required by law. This also applies in the following scenarios:
- The item was purchased unintentionally.
- You did not use or redeem the item.
- You are dissatisfied with the visual or functional aspects of the item.

5   Right to withdrawal

If you are a consumer within the meaning of the Liechtenstein Consumer Protection Act ("*Konsumentenschutzgesetz*"), you may withdraw from the contract within 14 days without giving reasons in the case of distance and off-premises transactions within the meaning of the Distance and Off-Premises Transactions Act ("*Fern- und Auswärtsgeschäfte-Gesetz*"). The withdrawal period begins on the day the contract is concluded. To exercise your right of withdrawal, you must inform us of your decision to withdraw from this contract by sending a clear statement to legal@legacynetwork.io.You can use the withdrawal form below for this purpose. To meet the withdrawal deadline, it is sufficient for you to send your communication concerning your exercise of the right of withdrawal before the withdrawal period has expired.

Sample withdrawal form:

- To [insert the name, address and email address of the enterprise here]:
- I/we (*) hereby withdraw from the contract concluded by me/us (*) for the purchase of the following goods (*)/the provision of the following service (*)
- Ordered on (*)/received on (*)
- Name of the consumer(s)
- Address of the consumer(s)
- Signature of the consumer(s) (only for paper notifications)
- Date

(*) Delete as applicable.

Consequences of withdrawal: If you withdraw from the contract, we shall reimburse any payments received from you, including delivery costs, without delay and at the latest within fourteen days of receiving the withdrawal. We will use the same means of payment for this refund as you used for the original transaction, unless expressly agreed otherwise with you; in no event will you be charged for this refund.

Loss of the right of withdrawal: You will lose your right of withdrawal as soon as the contract has been fully performed and you have expressly agreed that performance shall begin before the withdrawal period has expired, and you have acknowledged that you thereby lose your right of withdrawal. This applies in particular if the digital content or service is used immediately after subscription, including where access is granted to digital features, functionalities, or benefits that are only available behind a paywall.

6   Technical Issues or Failed Delivery

If you experience a technical failure that prevents you from accessing paid content or items, you must contact us within 14 days of the transaction.

You must provide:
- Proof of purchase (e.g. receipt or transaction ID)
- A description of the issue (including screenshots or error messages, if applicable)

We will assess your request in good faith. At our sole discretion, we may:
- Re-grant access to purchased items
- Offer a replacement
- Issue a full or partial refund if the failure was due to a fault on our part

Contact for refund inquiries:
legal@legacynetwork.io
support@legacyacademy.io

7   Legacy Token (LGCT) and Crypto-Related Services

All services and functionalities relating to Legacy Token (LGCT), wallets, and crypto transactions fall under the jurisdiction of the Markets in Crypto-Assets Regulation (MiCA) and are explicitly excluded from this Refund Policy.
For all LGCT-related terms, rights, risks, and responsibilities, please consult our

MiCA Whitepaper:
https://www.legacynetwork.io/pdf/MICA-Whitepaper.pdf

LEGACY Network AG assumes no liability for:
- Market value fluctuation of LGCT
- User decisions to trade, hold, or exchange LGCT
- Incorrect wallet use or third-party platform issues

8 Platform Policies (Apple App Store / Google Play)

If you subscribed or made purchases via the Apple App Store or Google Play Store, please note:
- Refunds may be subject to the respective platform's policies and must be requested through their support channels.
- LEGACY Network AG is unable to process or override decisions made by Apple or Google in relation to app store refunds.

9 Fraudulent or Unauthorized Transactions

If you believe your account was used fraudulently or without your permission:
- Immediately contact our support team at support@legacynetwork.io
- We may request identification or proof of ownership

Refunds for unauthorized purchases will only be issued if we can verify that fraud occurred and that the purchase cannot be attributed to your own negligence (e.g. sharing passwords).

10 Changes to this Refund Policy

We reserve the right to update, modify, or replace this Refund Policy at any time at our sole discretion. We will notify users of changes of this Refund Policy via email or within the Legacy Academy App.

Your continued use of the app following any updates constitutes acceptance of the revised policy.

11 Contact

If you have questions or concerns regarding refunds, please contact:

legal@legacynetwork.io
support@legacyacademy.io