

## Refund Policy — Pilot Engagements

This policy applies to PanGuard AI Pilot engagements purchased through <https://panguard.ai/pricing> or under a Pilot Statement of Work ("**SOW**"). It is incorporated by reference into the PanGuard Master Services Agreement at <https://panguard.ai/legal/msa>.

### 1. 7-day no-questions refund

Customer may cancel a Pilot SOW within **seven (7) calendar days** of the Effective Date and receive a **full refund** of the USD \$25,000 fee.

To exercise this right:

- Email [billing@panguard.ai](mailto:billing@panguard.ai) from the email address used at checkout
- Include the Pilot SOW number (provided in the welcome email)
- No reason required

Refunds via the original payment method are processed within five (5) business days of the cancellation email.

**This 7-day right applies even if PanGuard has begun service delivery.** Any deliverables produced during the 7-day window remain Customer's property to the extent already delivered; no clawback applies.

### 2. After Day 7

After the 7-day window closes, refunds are **not available** except in cases of PanGuard material breach (per MSA Section 3.3 — uncured breach within 30 days of written notice).

This is a deliberate policy choice:

- \$25,000 is a defended Founding Customer price reflecting senior engineering time (up to 78 hours over 90 days at \$300+/hr equivalent), framework engineering work, and dedicated workspace provisioning.
- Pro-rated refunds make the 90-day Pilot scope economically unworkable for a solo-founder operation.
- The 7-day window exists specifically so Customer can audit PanGuard's onboarding quality, security disclosures, and SOC 2 timeline before commitment.

If Customer cancels after Day 7 without cause:

- Workspace remains accessible for the remainder of the 90-day period
- All delivered artifacts (rule pack, evidence report sample, etc.) remain Customer's
- No further deliverables are produced
- The \$25K does NOT credit against any future Enterprise contract (the Founding Customer credit benefit lapses on cancellation)

### 3. Service credits in lieu of refund

If PanGuard fails to deliver a SOW Section 2 deliverable by the Day-90 deadline due to PanGuard's fault (excluding Customer-caused delays per SOW Section 7), Customer may elect a service credit instead of pursuing breach remedies. Service credits options:

- **Pilot extension** (up to 30 additional days) — granted at PanGuard's discretion only if Founding Customer slots remain
- **Enterprise contract discount** — fixed at 10% off Y1 Enterprise fee (additive to the \$25K Founding Customer credit)
- **Hour-bank top-up** — additional 10 hours of founder engineering time within the Pilot window

Service credits do not carry monetary value and cannot be redeemed for cash.

## 4. Path B (Wire / Invoice) specifics

For Pilot SOWs purchased via Path B (Stripe Invoice / Net-30 wire) of the SOW Section 5:

- The 7-day window starts from the **Effective Date** (date of SOW signature), not the date of wire receipt
- If the wire is not received by Day 30, PanGuard may suspend service per MSA Section 2.2 — no refund obligation at that point because no funds have been collected
- If the wire is received and Customer then exercises the 7-day right (counted from Effective Date, not wire receipt), refund is via the same wire path within 10 business days

Path B Customers wishing to cancel within 7 days BEFORE wiring should email [billing@panguard.ai](mailto:billing@panguard.ai) immediately. PanGuard will void the invoice and terminate the SOW with no fees due.

## 5. Day-90 clean exit

This is not a refund mechanism, but is worth stating clearly: at Day 90, Customer may elect a clean exit per SOW Section 11.1. No fees are refunded; no fees are added. Customer keeps all delivered artifacts. PanGuard offers a 30-day data export window after exit.

## 6. Chargebacks

If Customer initiates a credit-card chargeback **without first contacting** [billing@panguard.ai](mailto:billing@panguard.ai), PanGuard reserves the right to immediately suspend the Customer's workspace and contest the chargeback with Stripe. PanGuard prefers direct resolution; the 7-day refund right is designed to make chargebacks unnecessary.

For Path B (Wire), there is no chargeback equivalent — disputes are resolved per MSA Section 12.2 (AAA arbitration).

## 7. Sovereign / Government Customers (Path C)

Sovereign engagements (per MSA Section 1.2 / SOW Path C) are governed by the country-specific procurement framework agreed in writing with the relevant ministry or sovereign-AI office. This Refund Policy does NOT apply. Refund and termination terms for sovereign engagements are negotiated per-engagement.

## 8. Updates to this policy

PanGuard may update this Refund Policy with thirty (30) days' notice for new SOWs. Existing in-flight Pilots are governed by the policy in force on the Effective Date of their SOW.

The current version is published at <https://panguard.ai/legal/refund>. PanGuard maintains a versioned archive of prior policy versions.

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## Contact

- **Refund requests:** [billing@panguard.ai](mailto:billing@panguard.ai)
- **Billing questions:** [billing@panguard.ai](mailto:billing@panguard.ai)
- **Legal questions:** [legal@panguard.ai](mailto:legal@panguard.ai)

**PanGuard AI, Inc.** Delaware C-Corporation Adam Lin, Founder & CEO

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