

REFUND POLICY

This Refund Policy is hereby effective on March 26, 2026.

Refund in Full

- If customer contacts us within 7 days requesting cancellation and refund.
- If customer does not meet age criteria applicable to the selected Membership Plan (Gold and Platinum Plans only) and notifies us within 30 days.
- If customer has been diagnosed with a terminal illness with a life expectancy of twelve (12) months or fewer, as certified by a licensed physician (“Imminent”), and contacts us within 30 days of purchase. This provision applies to Gold and Platinum Plans only; Silver Plan members have no waiting period and therefore are not subject to this condition.

Pro-Rated Refund

- If customer contacts within 30 days of purchase and requests a refund and cancellation.
- If customer purchases an annual plan and requests a refund within 30 days.

No Refund

- After 30 days from purchase on annual plan.

Cancellation

- Cancellation is effective immediately upon processing. For Club Members who have maintained active status for at least one (1) year, a prorated refund of the current billing period shall be issued, calculated from the date of cancellation to the end of the billing period.

Plan Changes

- Upgrade: If a Club Member upgrades to a higher-tier Membership Plan mid-billing cycle, a prorated credit for the unused portion of the current billing period shall be applied toward the new Plan’s Fee.
- Downgrade: If a Club Member downgrades to a lower-tier Membership Plan, the Downgrade shall take effect at the start of the next billing cycle. No refund shall be issued for the difference in Fees for the current billing period.
- Annual to Monthly (or vice versa): If a Club Member changes billing frequency in connection with a Plan change, any unused prepaid balance from an annual billing cycle shall be credited toward the new billing arrangement.