

SWC Smart

REFUND POLICY

(Refund Policy) — v7 FINAL · INLD LIMITED

Version 7 (FINAL · INLD LIMITED). Date: 15 October 2026

1. GENERAL PROVISIONS

1.1. Scope

This Refund Policy (the “Policy”) governs refunds for Courses and Subscriptions on the “SWC Smart” platform operated by INLD LIMITED, company number 12040493, Redhill Marina, Ratcliffe-On-Soar, Nottingham, England, NG11 0EB.

1.2. Language precedence

The Policy is drawn up in English. The English version prevails to the extent permitted by law. Translations are provided for convenience. Nothing limits mandatory consumer rights.

1.3. Precedence over the ToS

This Policy forms an integral part of the Terms of Service (ToS): https://en.swcsmart.com/wp-content/uploads/2026/10/INLD_ToS_v9_EN.pdf. In the event of a conflict, this Policy takes precedence in relation to refund terms.

1.4. Payment agent

Payments are made through the payment agent TheMerch, acting on behalf of and in the interests of INLD LIMITED. The name of a TheMerch partner terminal may appear on the payment page. INLD LIMITED remains the seller of the services.

2. COOLING-OFF PERIOD AND DIGITAL CONTENT

2.1. Nature of the product

Courses are supplied as digital content with immediate access for a limited term after payment. A One-off Purchase provides fixed-term access (the term is specified on the Course page before payment). A Subscription provides access to an Access Tier for the paid Subscription Period.

2.2. Mandatory checkbox at purchase

When purchasing, the Buyer checks a separate box confirming: (1) a request for immediate performance of the contract before the end of the 14-day cooling-off period; and (2) acknowledgement that the right to cancel is lost once access to digital content is provided, under Regulation 37 CCR 2013 and Section 36(4) CRA 2015. The “Pay” button remains inactive until the box is checked. The Company maintains a consent log recording the timestamp, selection, IP address and document version.

2.3. Expiry of access

Expiry of the access term under a One-off Purchase or of the Subscription Period without renewal does not in itself constitute grounds for a refund: access was provided in full for the specified term.

3. GROUNDS FOR A REFUND

3.1. Technical failure — access not provided

If access to a Course or Access Tier has not been provided after payment due to the Company’s fault, a full refund is made within 14 days of the purchase date.

3.2. Duplicate charge

A repeated charge for the same Course or Period: the excess amount is refunded within 10 business days.

3.3. Material non-conformity

If Course content materially fails to conform to its description at the time of purchase, the case is considered individually. A request must be submitted before the access term expires. Any specific time limits are subject to longer periods provided by mandatory consumer laws in the Buyer’s country of residence.

3.4. Cooling-off period — access not provided

If express consent was not recorded due to a technical failure of the consent system and access has not yet been provided, a refund is made within 14 days of the purchase date.

3.5. Statutory consumer rights

Nothing in this Policy affects the Buyer’s statutory rights under the UK Consumer Rights Act 2015, the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 or applicable laws in the Buyer’s jurisdiction, including the right to a remedy for digital content that is not of satisfactory quality, fit for purpose or as described.

4. CASES WHERE NO REFUND IS MADE

- The Buyer has received access to the Course or Access Tier with valid consent under clause 2.2 and the content is free of defects.
- The One-off Purchase access term or Subscription Period has expired, regardless of whether the Buyer used the access.

- The Buyer failed to renew the Subscription on time: failure to renew manually is not grounds for a refund of a previously paid period.
- A reasonable period has elapsed since discovery of the non-conformity without contacting the Company.
- The Course was purchased under a promotional offer with a limited right to a refund, provided that this was clearly disclosed before payment and mandatory consumer rights are respected.

5. REFUNDS FOR PAYMENTS THROUGH THE PAYMENT AGENT (TheMerch)

5.1. Payment arrangement

Payments are made through the payment agent TheMerch using partner terminals. The name of a TheMerch partner terminal may appear on the payment page or payment documents. This reflects the payment infrastructure and does not change the seller: INLD LIMITED remains the seller of the services.

5.2. Refunds of rouble payments (Robokassa)

Refunds are made in roubles to the card used for payment. The refund amount is calculated at the exchange rate applied when payment was made. The Company is not liable for exchange rate differences between the payment date and the refund date.

5.3. Refunds of PayPal payments

Refunds are made to the PayPal account or card used for payment. The refund amount in the card currency is determined at PayPal's exchange rate on the refund date. The Company is not liable for exchange rate differences.

The time taken to credit a refund depends on the card-issuing bank or PayPal and may be 5–14 business days after the Company confirms the refund.

6. REFUNDS FOR CRYPTOCURRENCY PAYMENTS

6.1. Refund currency

Refunds are made only in cryptocurrency. The refund amount is calculated at the exchange rate at the time of the refund. A fiat equivalent is not guaranteed.

6.2. Delays and irreversibility

Blockchain delays are beyond the Company's control. Erroneous transfers by the Buyer are not refunded.

6.3. AML verification

A refund is made only after KYC/AML verification, where required.

Cryptocurrency refunds are also governed by the Terms of Service provisions on cryptocurrency payments and AML/KYC.

7. REFUND REQUEST PROCEDURE

7.1. Where to contact us

Email: smart@swcfield.com, subject “Refund — [reason description]”. Attach: proof of payment, registration email address and an explanation of the grounds.

7.2. Processing times

Stage	Time limit	Note
Acknowledgement of receipt of request	3 business days	
Review and decision	10 business days (up to 15)	The Company considers all requests within these time limits
Rouble / PayPal refund	5–14 business days after the decision	Depends on the bank / PayPal
Cryptocurrency refund	5–10 business days + blockchain processing	After AML verification

7.3. Additional documents

The Company may request: a screenshot of the technical problem, a description of the non-conformity or a KYC document (for cryptocurrency).

7.4. Right of appeal

If the Company refuses a refund, the Buyer receives a written explanation. The Buyer may request an internal review by contacting smart@swcfield.com within 7 days. Response within 10 business days. This does not limit the right to external dispute resolution.

8. CHARGEBACKS AND DISPUTES

The Company does not impose sanctions on the Buyer solely for exercising a lawful right to dispute a transaction. In the event of confirmed fraud or abuse, the Company may take the measures provided for in the Terms of Service.

Nothing in this clause limits the Buyer's mandatory rights as a consumer.

9. CONSEQUENCES OF A REFUND

9.1. Access

Once the refund is confirmed, access to the Course or Access Tier is terminated.

9.2. Certificates

Certificates issued for the refunded Course are revoked. The Company may confirm a certificate's status to a third party only with the Buyer's consent or a lawful basis under the UK GDPR.

9.3. Agent Commission

In the event of a refund, the Agent Commission paid for referring that Buyer is subject to a proportional claw-back. Claw-back is effected only by deductions from future payments.

10. ALTERNATIVE COMPENSATION

If the Buyer has a statutory right to a monetary refund, they may insist on it and are not required to accept an access extension, credit or other alternative compensation without their consent.

11. SUBSCRIPTION REFUNDS

11.1. General principle

Once access to the Access Tier has been provided, no refund is made for the current paid Subscription Period.

11.2. Expiry without renewal

As Subscription renewal is manual, expiry of the Subscription Period without payment for the next period does not create grounds for a refund of amounts previously paid.

11.3. Cancellation

Access continues until the end of the paid period. No partial refund for the remaining period is provided.

11.4. Exceptions

- Technical unavailability for more than 72 consecutive hours due to the Company's fault: a proportional refund.
- Duplicate charge for one period: refund of the excess amount.
- Material failure of the Access Tier to conform to its description.
- Failure of the consent system at checkout, if access was not provided.

11.5. Subscription procedure

Requests: smart@swcfield.com, subject "Refund — Subscription". The same time limits as in Section 7 apply.

11.6. Right of appeal

Contact smart@swcfield.com within 7 days of refusal. Response within 10 business days.

11.7. Statutory rights

Nothing in this section limits mandatory consumer rights, including under the UK Consumer Rights Act 2015, Consumer Contracts Regulations 2013 and applicable consumer laws in the country of residence.

12. APPLICABLE LAW

UK Consumer Rights Act 2015. Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013. Laws of England and Wales. Mandatory consumer rights in the Buyer's country of residence are preserved.

13. CONTACT INFORMATION

INLD LIMITED ("SWC Smart")

Company number: 12040493 (England and Wales, UK)

Address: Redhill Marina, Ratcliffe-On-Soar, Nottingham, England, NG11 0EB

Support and refunds: smart@swcfield.com

Legal enquiries / appeals: smart@swcfield.com

Data protection: smart@swcfield.com

Website: <https://swcsmart.com>

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