Swyve Refund Policy

Effective Date: [20th October 2025]

Last Updated: [20th October 2025]

Purpose

This Refund Policy outlines when and how users may request refunds for purchases or subscriptions made on the Swyve platform. Swyve is committed to fair treatment and transparent handling of refund requests.

1. General Policy

All sales of digital content on Swyve are final. Refunds are generally not provided except in limited circumstances as outlined below.

2. Eligible Refund Scenarios

You may be eligible for a refund if:
- The content purchased is proven to be fraudulent or misrepresented
- The content violates Swyve's Terms of Service or Community Guidelines
- You were charged multiple times for the same transaction
- Your account was compromised and unauthorized purchases were made

3. Ineligible Refund Scenarios

Refunds will not be issued for:
- Buyer's remorse
- Subjective dissatisfaction with content
- Technical issues on the user's device or internet connection
- Content viewed in full before requesting a refund

4. Subscription Refunds

Recurring subscriptions may be canceled at any time. However, refunds are only issued for the current period if:
- The subscription was renewed in error
- The creator was banned shortly after renewal
- The subscriber did not access the service after renewal

5. How to Request a Refund

To request a refund, email swyve@swyve.io with the following:
- Your username and registered email
- The transaction ID and purchase date
- A brief explanation of the issue

6. Processing Time

We aim to process valid refund requests within 7–10 business days. Approved refunds will be returned to your original payment method.

7. Third-Party Processors

If you paid using a third-party processor like Paxum or CCBill, Swyve may redirect your request to their support team. All refunds are subject to the processor's policies and timeframes.

8. Contact

For questions about refunds, contact: swyve@swyve.io