

Refund, Cancellation, and Membership Policies

Fees, Refunds, and Charges

Membership Fees

Client shall pay for all membership fees, and hereby authorizes Integrative Health Services (IHS), and its payment processors to debit Client's bank account or charge Client's credit card, or invoice Client's employer as stated on Client's membership and billing page. **The client agrees that *all* memberships are recurring and will renew automatically.**

Membership Cancellation Policy

Client acknowledges that all membership fees are charged automatically on a recurring basis until the client cancels their program membership (both month-to-month and annual plans).

Client may cancel their monthly membership at any time by logging into their IHS Account and choosing the "Account tab" then by selecting the "Terminate" option under the "AutoPays" section. A confirmation email receipt will be sent to the email on file with the expiration date of the membership.

Client is solely responsible for properly canceling their account. However, they can also contact support at support@ihealthri.com or by calling 401.234.9410 during regular business hours if they are having difficulty or need assistance.

Monthly Memberships

When cancelling a monthly membership, all future charges associated with future months of an active membership will be cancelled. Client may notify IHS of intent to cancel at any time; client's cancellation will become effective at the end of client's current monthly billing period.

Client will not receive a refund; however, membership access and/or delivery and accompanying subscriber benefits including any unused purchased programs will remain active for the remainder of the current monthly billing period. After that time, any unused programs will be forfeited.

Annual Memberships

When cancelling an annual membership, all future charges associated with future years of client's membership will be cancelled. Client may notify IHS of intent to cancel at any time; cancellation will become effective at the end of client's current *annual* billing period.

Client will not receive a refund, prorated or otherwise, for the remainder of the annual term. However, client's membership access and/or delivery and accompanying subscriber benefits including any unused purchased programs will remain active and will continue for the remainder of the current annual billing period.

Refunds

There will be no refunds or credits for partial months of service, upgrade/downgrade refunds, or refunds for months unused with an open account. In order to treat everyone equally, no exceptions will be made.

All memberships, both month-to-month and annual plans, are recurring and will automatically renew after the end of each

paid membership period. As such, all plans will continue to be charged unless cancelation has been requested **before** the next payment date.

It is the sole responsibility of the client (account holder) to keep track of a plan's next billing date. The next payment date can be found within the billing section.

Furthermore, IHS **does not offer prorated refunds for canceled memberships. All memberships are recurring** and will automatically renew after the end of each paid membership period. This includes both month-to-month and annual plans.

IHS's Annual Plan Refund Policy

IHS is committed to the success of our clients, but through experience, we have found that users have varying requirements, capabilities, and limitations with regard to the types of devices and software they can use, the way their local network is configured, the speed of their internet connection, etc.

These issues will certainly impact a client's ability to access IHS's live-online programs as intended.

Accordingly, if internet connectivity is a concern for clients or their organization, IHS strongly recommends purchasing one of our Month-to-Month Membership Plans, which allows clients to upgrade, downgrade, and cancel at any time without penalty.

We recommend this option for most clients, especially those that do not have full certainty or control over their technology environment.

Finally, IHS offers an Annual Membership Plan at a significant discount. **We recommend this plan for clients who are certain that IHS live-online platform is compatible with their environment.** *It is the client's responsibility to evaluate IHS, including its features, limitations, and system requirements before selecting the Annual Plan.*

If a client is not certain that IHS is a fit for their use case and environment, then that client should not choose the Annual Plan.

IHS will not issue refunds to Annual Plan clients on the basis of clients not understanding the system requirements, or the presence of compatibility issues, including inadequate internet speed or consistency, or incompatible devices, operating systems, or browser software versions.

If a client chooses the Annual Plan, **that client is entering into a yearly membership contract that automatically renews every 12 months unless canceled before the next payment date.** That client is solely responsible for paying for the entire membership and for canceling the account before the next schedule payment date listed within the billing section of their plan. If they decide to cancel before the term of their membership is up, their account will not be prorated, discounted, or refunded.

Third-Party Charges

Client shall directly pay the fees and charges for all third party vendors whose services Client uses in connection with the Services (e.g., internet access providers, telephone carriers, etc.). In addition to any fees charged by IHS. IHS reserves the right to charge the Client for any regulatory or governmental fees, contributions, or other charges that are legally required or assessed.