

PURCHASES AND REFUND POLICY

The paragraphs below form part of the User Agreement. They are repeated below for your convenience and ease of access.

All monetary purchases made on the Site are purchases of credits which may be used to purchase advertising or "SavvyMail". These credits are referred to as "Savvy dollars," with one Savvy dollar credit costing US\$1.00 (plus VAT where applicable). The pricing of services will be displayed on the relevant Site pages and we reserve the right to change the pricing at any time. As the Site increases in size, the price of Advertising is likely to rise commensurately.

Purchases of credits may be made for professional "B2B" purposes only, in keeping with the purposes and ethos of the site. Upon making a purchase an invoice (with relevant VAT details where appropriate) will be available immediately for download from the Site.

If, within seven days of purchasing credits, you change your mind, we will refund in full the cost of any unused credits purchased during that period. Please email us at support@savvyinvestor.net and we will be happy to arrange a refund to your payment card. After the seven day period, no refunds are offered. We make no guarantee of the effectiveness of any Advertising or other purchases made by you on the Site and do not offer any monetary refunds, except as stated within the seven day period.

In the unlikely event that Advertising purchased by you is adversely affected by operating difficulties on our part, we will make a pro-rata refund of Savvy dollar credits to your account. In such circumstances, please email us at support@savvyinvestor.net with details of your claim.