Refund & Payment Policy

Effective date: 23 September 2026

PT Cipta Inteligensi Digital · https://genvizo.com/

This Policy explains how Point purchases, generation charges, cancellations, restorations, and refunds work on GenVizo. It supplements the Terms of Service and preserves remedies required by Indonesian consumer law.

1 Pay As You Go Points

- Points are purchased on a pay-as-you-go basis. There are no subscriptions or automatic renewals.
- A purchase may include fractional Points, such as 0.32 Point.
- The checkout page displays the price, currency, applicable Company charges, and Point quantity before payment confirmation.
- The Company does not set a fixed monthly purchase maximum in this Policy. Any limit applied to a transaction, account, risk review, or payment channel will be displayed or communicated before payment.
- A third party payment service provider may apply separate authorization, currency, identity, or transaction limits.

2 Generation Charges

Before you submit a generation request, the platform displays the exact Point charge. You may confirm or cancel. Points are deducted only after a generation succeeds. If no usable result is delivered because of a service error, the charge will not be made or the Points will be restored. A result is not defective merely because its creative style differs from a personal preference, provided the service operated as described.

3 Cancellation and Refund of Unused Points

You may ask to cancel a Point purchase and refund the unused purchased Points within 7 calendar days after they are credited. To qualify, the Points covered by the request must not have been used, transferred, obtained through fraud, or included in a pending payment dispute. If only part of the purchased balance has been used, we may refund the identifiable unused portion where technically possible and legally required.

The 7 day policy does not reduce any mandatory right. For an error, non-conformity, late delivery, hidden defect, damaged or unusable digital service, duplicate charge, unauthorized payment, or other case protected by Indonesian law, you may request cancellation, replacement, restoration of Points,

refund, or compensation within the applicable legal period. We provide at least the statutory 2 business day opportunity to notify us of covered digital delivery problems.

4 When We Restore Points or Refund Payment

Depending on the problem and the remedy required by law, we may:

- not deduct or restore Points for a failed generation;
- correct a Point balance or duplicate charge;
- repeat or replace a defective digital service where appropriate;
- refund all or part of the price to the original payment method; or
- provide another remedy agreed with you or required by law.

We will not rely on this Policy to reject a return of money or transfer responsibility where Indonesian consumer law prohibits such a standard term.

5 How to Request a Refund

Email ciptainteligensidigital@gmail.com with the account email, transaction date and amount, Point quantity, payment reference, reason for the request, and any supporting screenshot. Do not send a full card number, password, one-time code, or other payment credential. We may ask for proportionate information needed to verify the account and transaction.

6 Refund Timing and Method

We will acknowledge and assess requests promptly. Where Indonesian law requires compensation or a refund within a specific period, including a 7 day period applicable to statutory compensation, we will meet that period. For other approved requests, we normally instruct the payment provider within 7 business days after approval. The provider or receiving bank may need additional time to post the funds.

Refunds are normally returned to the original payment method and currency. If that method is unavailable, we may use another lawful and verifiable method. We refund Company charges as required by law. Third party bank or currency-conversion charges are handled according to the provider's rules unless Indonesian law requires otherwise.

7 Points and Account Deletion

Purchased Points do not expire while the account remains open and in good standing. They become unusable after account deletion. Before voluntarily deleting your account, use eligible Points or request a refund under this Policy. We will present a clear deletion warning where the product flow allows. Account deletion does not remove a refund or compensation right that cannot lawfully be waived.

If the Company permanently discontinues the service or closes an account without the user's material breach, the Company will provide a reasonable opportunity to use purchased Points or refund the unused purchased balance, unless another remedy is required by law.

8 Fraud Chargebacks and Payment Reversals

We may suspend the affected transaction or account while investigating suspected fraud, an unauthorized payment, a chargeback, or a payment reversal. We may remove Points credited for a payment that is reversed or never settled, but will not restrict a good-faith statutory complaint. Contact us first where practical so the matter can be reviewed quickly.

9 Governing Law and Complaints

This Policy is governed by the laws and regulations of the Republic of Indonesia. You may submit a complaint to us and use any Consumer Dispute Settlement Agency, court, regulator, or other remedy available under Indonesian law.

10 Contact Us

Questions, complaints, refund requests, or privacy requests may be sent to PT Cipta Inteligensi Digital, Jl. Lapangan Bola No.5D, RT.7/RW.1, Kb. Jeruk, Kec. Kb. Jeruk, Kota Jakarta Barat, Daerah Khusus Ibukota Jakarta 11530, Indonesia. Email: ciptainteligensidigital@gmail.com. Sales email: ciptainteligensidigital@gmail.com. Telephone: +62 815 8421 2919.
