

TAOS

Refund Policy

Effective date: June 1, 2026. Last updated: June 13, 2026.

Table of Contents

- 1. Introduction
- 2. Who We Are and How to Contact Us
- 3. Scope of This Policy
- 4. TAOS General Refund Principle
- 5. Three-Day Refund for the First Subscription Payment
- 6. When a Refund Is Not Available
- 7. Subscription Cancellation and Automatic Renewal
- 8. Trial Periods and Special Offers
- 9. Subscriptions Through Paddle, Stripe, App Store, and Google Play
- 10. Services Provided by Selected Professionals and Third Parties
- 11. Incorrect, Duplicate, or Unauthorized Charges
- 12. Technical Issues and Access to the Service
- 13. Mandatory Consumer Rights
- 14. How to Request a Refund
- 15. Refund Processing Times
- 16. Refund Abuse, Fraud, and Payment Disputes
- 17. Changes to This Policy
- 18. Contact Information

1. Introduction

1.1. This Refund Policy (the “Policy”) explains when a user may request a refund for a TAOS subscription, how to cancel a subscription, which payments are non-refundable, and how refund requests are processed.

1.2. TAOS provides a software platform for collecting, organizing, displaying, and transmitting a user’s health data to a doctor, healthcare organization, dietitian, nutritionist, fitness trainer, nutrition professional, health and wellness professional, or other professional selected by the user.

1.3. TAOS is not a healthcare provider, does not provide medical services, does not diagnose medical conditions, does not prescribe treatment, and does not replace consultation with a doctor. Unless expressly stated otherwise, a TAOS subscription is payment for access to the software platform and technical infrastructure.

1.4. This Policy applies together with the [TAOS User Agreement](#), the [TAOS Privacy Policy](#), the terms displayed on the pricing page, the rules of the applicable Payment Provider, and mandatory provisions of applicable law.

1.5. If this Policy conflicts with mandatory requirements of applicable law or the rules of a Payment Provider, the mandatory legal requirements and the applicable Payment Provider’s rules will prevail.

1.6. The general terms governing use of TAOS are set out in the [TAOS User Agreement](#), the processing of personal data is governed by the [TAOS Privacy Policy](#), and payment, subscription cancellation, and refunds

are governed by this Policy. If the documents conflict, the document that specifically regulates the relevant matter will prevail, unless mandatory applicable law provides otherwise.

2. Who We Are and How to Contact Us

2.1. The service is operated by TAOS Limited Liability Company (TAOS LLC), a company registered in the Republic of Armenia at 18/2 Sevkaretsi Sako Street, Arabkir Administrative District, Yerevan 0012, Republic of Armenia, registration number 264.110.1483827 (referred to as “TAOS,” the “Company,” “we,” “us,” or “our”).

2.2. Users may contact us regarding subscriptions, cancellations, payments, or refunds through the following channels:

- Support email: support@taos.health
- Website: <https://www.taos.health>
- Related documents: [TAOS User Agreement](#); [TAOS Privacy Policy](#).

2.3. If a payment was processed through Paddle, the user may also manage the payment or subscription, or submit a refund request, using Paddle’s tools where this option is available for the relevant transaction.

3. Scope of This Policy

3.1. This Policy applies to payments for TAOS subscriptions purchased through the TAOS website, mobile application, Paddle, Stripe, Apple App Store, Google Play, or another payment channel, where the subscription provides access to TAOS digital features.

3.2. A TAOS subscription may include access to the software platform, monitoring features, connected data sources, transmission of data to a Selected Professional, a personal account, a professional dashboard, reports, integrations, and other digital features.

3.3. This Policy does not govern separate medical, dietary, fitness, wellness, laboratory, transportation, consulting, or other third-party services where those services are paid for separately and are not included in the TAOS subscription price.

3.4. If a user pays separately for services provided by a Selected Professional, clinic, laboratory, device manufacturer, or another third party, refunds for those services are governed by the terms of the relevant professional or provider.

4. TAOS General Refund Principle

4.1. TAOS aims to make its payment, cancellation, and refund rules as simple and transparent as possible for users.

4.2. Unless applicable law or mandatory Payment Provider rules require otherwise, TAOS voluntarily offers a refund period of three calendar days from the purchase date for the first subscription payment.

4.3. After the three-calendar-day period expires, subscription payments are generally non-refundable. A user may cancel automatic renewal at any time, and access to the subscription will normally continue until the end of the already paid billing period.

4.4. A refund does not automatically delete the user’s account or data. Account and data deletion are governed by the [TAOS Privacy Policy](#) and the available service settings.

5. Three-Day Refund for the First Subscription Payment

- 5.1. A user may request a refund of the first TAOS subscription payment within three calendar days of the purchase date.
- 5.2. A refund under this section is available only once per user and only for the first payment for the relevant subscription, unless applicable law or Payment Provider rules require otherwise.
- 5.3. The three-day refund period applies to both monthly and annual subscriptions unless the pricing page or checkout page provides more favorable terms for the user.
- 5.4. If a user has already received a refund of the first subscription payment, repeat purchases, repeat registrations, renewals, or a newly purchased subscription may not qualify for the voluntary three-day refund period, unless required by law.
- 5.5. To obtain a refund, the user must submit a request to TAOS Support or the relevant Payment Provider before the three-calendar-day period expires.

6. When a Refund Is Not Available

6.1. Unless applicable law or Payment Provider rules require otherwise, a refund is not available in the following circumstances:

- the request is submitted more than three calendar days after the first payment;
- the request concerns a repeat payment, subscription renewal, or a new billing period after the user failed to cancel automatic renewal in advance;
- the user has already received a refund for the first purchase of the relevant subscription;
- the user violated the [TAOS User Agreement](#), shared the account with third parties, attempted to circumvent payment rules, or used the service unlawfully;
- there are indications of fraud, refund abuse, multiple accounts created to obtain repeated refunds, or other misuse of the service;
- the payment relates to a separate service provided by a doctor, clinic, dietitian, nutritionist, fitness trainer, laboratory, device manufacturer, or another third party;
- the payment was made through App Store, Google Play, or another third-party channel whose rules require the refund to be processed through that store or provider.

6.2. TAOS does not provide prorated or partial refunds for unused days in a paid subscription period unless otherwise stated on the checkout page or required by applicable law.

7. Subscription Cancellation and Automatic Renewal

- 7.1. A user may cancel a subscription at any time. Cancellation stops future charges but does not necessarily result in a refund for an already paid period.
- 7.2. After cancellation, access to paid features will normally continue until the end of the already paid period, unless otherwise stated on the checkout page, required by Payment Provider rules, or required by law.
- 7.3. To avoid the next charge, the user must cancel the subscription before the renewal date. TAOS does not guarantee a refund for a renewal payment where the user failed to cancel before the charge date.
- 7.4. If the subscription was purchased through App Store or Google Play, it must be cancelled through the relevant Apple or Google account. If it was purchased through Paddle, Stripe, or the TAOS website, cancellation may be completed through a subscription-management link, a payment portal, or by contacting TAOS Support.

8. Trial Periods and Special Offers

- 8.1. TAOS may offer a free or discounted trial period. The trial terms, including the end date, the price after the trial, and the cancellation rules, will be shown before the subscription is purchased.
- 8.2. If the user does not cancel before the end of the trial period, the subscription may automatically convert to a paid subscription where this was clearly disclosed before the trial began.
- 8.3. Promotional codes, discounts, free periods, and special offers may be subject to additional terms and restrictions based on time, region, number of users, or subscription type.
- 8.4. Unless a special offer expressly states otherwise, the subscription may renew at the standard price after the special-offer period ends unless the user cancels in advance.

9. Subscriptions Through Paddle, Stripe, App Store, and Google Play

- 9.1. Payment for a TAOS subscription may be processed through Paddle, Stripe, Apple App Store, Google Play, or another Payment Provider.
- 9.2. If Paddle processes the payment as Merchant of Record, Paddle may be responsible for collecting the payment, calculating applicable taxes, issuing payment documents, processing refunds, and providing payment-related support. TAOS remains the provider of the software platform and is responsible for the service's content, functionality, and technical support under the [User Agreement](#).
- 9.3. If the subscription was purchased through Apple App Store or Google Play, payments, cancellations, and refunds may be governed by the rules of the relevant app store. In that case, the user must submit refund requests through Apple or Google where required by the applicable store rules.
- 9.4. If Payment Provider rules grant the user additional rights or establish a mandatory refund process, those rules apply to the extent they are binding for the relevant transaction.
- 9.5. TAOS may receive limited transaction information from the Payment Provider, including payment status, amount, currency, date, subscription status, cancellation status, refund status, tax information, and transaction identifier. Full payment-card details are generally processed by the Payment Provider and are not stored in full by TAOS.

10. Services Provided by Selected Professionals and Third Parties

- 10.1. TAOS provides a technical channel for transmitting data to a professional selected by the user. A Selected Professional may be a doctor, clinic, healthcare organization, dietitian, nutritionist, fitness trainer, nutrition professional, health and wellness professional, or another person or organization connected by the user.
- 10.2. If a Selected Professional provides medical, dietary, fitness, wellness, consulting, or other professional services, those services are provided independently of TAOS and may be governed by separate terms.
- 10.3. TAOS does not refund payments for separate services provided by a Selected Professional where those payments are not payments for a TAOS subscription and TAOS has not expressly stated otherwise on the checkout page.
- 10.4. If a Selected Professional is not a licensed healthcare professional, their services do not constitute medical consultation, diagnosis, or treatment. Refunds for those separately purchased services are governed by that professional's own terms.

11. Incorrect, Duplicate, or Unauthorized Charges

11.1. If a user believes that an amount was charged incorrectly, more than once, without authorization, or in the wrong amount, the user should contact TAOS Support or the relevant Payment Provider as soon as possible and provide the transaction details.

11.2. TAOS and/or the Payment Provider will review the request and, if an error is confirmed, take reasonable steps to correct it, issue a refund, or transfer the request to the party authorized to process it.

11.3. If the payment was made through App Store, Google Play, Paddle, Stripe, or another payment service, the timing and method of correction may depend on the rules of the relevant provider, bank, or payment network.

12. Technical Issues and Access to the Service

12.1. TAOS aims to provide a stable service but does not guarantee uninterrupted access, error-free operation, uninterrupted synchronization, device reliability, continued availability of third-party application programming interfaces, or the absence of other technical issues.

12.2. Short-term service unavailability, maintenance, synchronization delays, third-party service restrictions, or temporary errors do not always qualify for a refund.

12.3. If a confirmed technical problem on the TAOS side prevents a user from accessing essential paid features for a substantial part of the paid period, TAOS may offer a full or partial refund, an extension of the subscription, or another reasonable remedy, unless a different remedy is required by law.

12.4. Problems caused by the user's device, lack of internet access, operating-system settings, restrictions affecting Apple Health, Google Health Connect, a continuous glucose monitoring system, a glucose meter, a third-party application programming interface, a Payment Provider, or a Selected Professional do not necessarily qualify for a refund from TAOS.

13. Mandatory Consumer Rights

13.1. This Policy does not limit any mandatory consumer right to a refund, cancellation, withdrawal, correction, replacement, compensation, or other remedy available under applicable law.

13.2. In some countries, consumers may have additional rights to withdraw from a contract or receive a refund for digital products and services. If applicable law grants a longer period or broader rights, those rights apply regardless of TAOS's voluntary three-day refund period.

13.3. Access to TAOS digital services and subscriptions may begin immediately after purchase. Where permitted by law, beginning use of a digital service before the end of a mandatory withdrawal period may affect the user's right to a full refund if the user consented to immediate performance.

13.4. If a user believes that a mandatory refund or withdrawal right applies in their country, the user may state this in the refund request. TAOS or the Payment Provider will review the request in accordance with applicable law.

14. How to Request a Refund

14.1. To request a refund, the user may contact TAOS Support at support@taos.health or use the relevant Payment Provider's interface if the payment was processed through Paddle, Stripe, App Store, Google Play, or another service.

14.2. The request should preferably include:

- the email address used to register with TAOS;
- the purchase date;

- the subscription or plan name;
- the transaction identifier, order number, or receipt, if available;
- the payment channel: the TAOS website, Paddle, Stripe, App Store, Google Play, or another payment service;
- the reason for the request, if the user wishes to provide one.

14.3. Sample request:

Subject: Refund Request for a TAOS Subscription

Hello,

Please review my request for a refund of the first payment for my TAOS subscription.

Account email: [enter email address].

Purchase date: [enter date].

Payment Provider: [Paddle / Stripe / App Store / Google Play / other].

Transaction ID or order number: [enter if available].

Thank you.

14.4. If the request relates to a payment processed through App Store or Google Play, TAOS may direct the user to the relevant app store because TAOS may not have the technical ability to process that refund directly.

15. Refund Processing Times

15.1. TAOS aims to review refund requests within a reasonable period after receiving all necessary information.

15.2. The actual time for funds to be credited depends on the Payment Provider, bank, payment network, user's country, and payment method.

15.3. If a refund is approved, funds are normally returned to the payment method used for the purchase unless the Payment Provider requires or offers another method.

15.4. Taxes, fees, exchange-rate differences, bank charges, or payment-network fees may be handled in accordance with Payment Provider rules and applicable law.

16. Refund Abuse, Fraud, and Payment Disputes

16.1. TAOS and Payment Providers may reject a refund request where there are indications of fraud, refund abuse, multiple accounts used to obtain repeated refunds, account sharing, a violation of the [User Agreement](#), or an attempt to circumvent payment rules.

16.2. If a user disputes a payment through a bank, payment network, or Payment Provider, TAOS and/or the Payment Provider may submit information regarding use of the service, payment terms, purchase date, account activity, and communications with the user.

16.3. A payment dispute does not release the user from the obligation to comply with the [TAOS User Agreement](#). In the event of an unjustified dispute or indications of fraud, TAOS may restrict or terminate access to the account where permitted by law.

17. Changes to This Policy

17.1. TAOS may update this Policy periodically to reflect changes to the product, Payment Providers, applicable law, subscription model, or refund rules.

17.2. If changes are material, TAOS will take reasonable steps to notify users, for example through the website, application, email, or an in-service notice.

17.3. The updated Policy applies to payments made after the effective date of the changes unless applicable law requires otherwise.

18. Contact Information

18.1. Users may contact TAOS regarding payment, subscription cancellation, or refunds through the following channels:

- Support email: support@taos.health
- Website: <https://www.taos.health>

18.2. If a payment was processed through Paddle, App Store, Google Play, Stripe, or another Payment Provider, the user may also contact that Payment Provider's support team.

18.3. Related documents: [TAOS User Agreement](#); [TAOS Privacy Policy](#).