

REFUND & CANCELLATION POLICY

Last updated: 26 November 2025

Effective for: fms-go.com

Legal Entity: Asia Million Rapport Limited (Hong Kong)

1. Introduction

This Refund & Cancellation Policy ("Policy") explains how subscription cancellations, renewals, and refunds work for the digital services provided by **Asia Million Rapport Limited** ("Company", "we", "us").

This Policy is an integral part of our **Terms & Conditions**.

Handling of personal data associated with payments and subscriptions is described in the **Privacy Policy**.

By subscribing to or using our Services, you agree to this Policy.

2. Subscription Model

Our Services are provided solely on a recurring subscription basis ("Subscription"). Subscription plans (monthly or annual) are displayed on the website.

Subscription grants access to digital content and platform features. There are **no one-time purchases** and **no physical goods**.

3. Payment Processing

Payments are processed through an **Authorized Payment Provider**. We do not store or process payment card information.

By starting a Subscription, you authorize recurring charges to your selected payment method.

4. Auto-Renewal

Subscriptions renew automatically at the end of each billing cycle unless canceled prior to the renewal date.

You are responsible for managing cancellations in advance.

5. Cancellation Policy

5.1. How to Cancel

You may cancel your Subscription at any time via your account settings.

5.2. Effect of Cancellation

Cancellation:

- stops future renewal charges,
 - does **not** entitle the User to a refund for already paid periods,
 - keeps access active until the end of the current billing cycle.
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6. Refund Policy

Due to the nature of digital access:

6.1. All subscription payments are non-refundable.

This includes:

- monthly subscriptions,
- annual subscriptions,
- partially used periods,
- unused access,
- accidental renewals (if the Subscription was not canceled in time).

6.2. No Refunds for Partial Use

We do not issue refunds for:

- change of mind,
- lack of use,
- misunderstanding of functionality,
- failure to cancel before renewal,
- issues caused by user devices or internet connection.

6.3. Legal Exceptions

Refunds may only be granted if required by applicable Hong Kong consumer protection law.

7. Failed or Declined Payments

If a renewal payment cannot be completed:

- we may retry charging your payment method,
- access may be suspended,
- the Subscription may be canceled.

You must keep your payment method valid and up to date.

8. Changes to Pricing

We may update Subscription prices at any time.

When required, we may notify Users before changes take effect.

Updated pricing applies only to future billing cycles.

9. Unauthorized or Fraudulent Transactions

If you believe a payment was unauthorized:

- contact us immediately at df@fms-go.com,
- and notify your payment provider.

We may temporarily suspend the account while investigating.

The Company is not responsible for unauthorized transactions caused by:

- compromised user devices,
 - leaked passwords,
 - user negligence.
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10. Termination by the Company

We may suspend or terminate access to the Services in accordance with the **Terms & Conditions**, including for:

- violation of rules,
- fraudulent activity,
- security risks.

In such cases, **no refunds** are provided.

11. Contact

Asia Million Rapport Limited
Hong Kong SAR
Email: df@fms-go.com