PAYMENT AND REFUND POLICY

Last updated: 19 October 2026

All Right does its best to ensure a clear understanding of financial relations between Students and Teachers with respect to the Services we provide. This policy applies to all payment features made available through the Platform and any related All Right mobile device application (collectively, the "Platform").

Capitalized terms used and not defined herein shall have the respective meanings attributed to them in All Right Terms of Service.

1. General Payment Terms

1.1 All payments between Students and Teachers shall be made exclusively via the Platform. While the Platform supports payments in multiple currencies, including but not limited to USD, EURO, PLN, RON, or UAH, the Platform reserves the right to select the payment currency at its sole discretion based on operational considerations. This currency may differ from the Student's or Teacher's local or billing currency, potentially resulting in foreign exchange differences or additional bank fees. In some cases, payments may also be processed outside your country of residence, which may affect the final amount reflected on your bank statement compared to the amount displayed at checkout.

1.2 There are recurring payments on the Platform within the "Subscription Service" packages (every 3, 6, 12 or 18 months). Recurring payments under a 3-month Subscription Service remain available only to Students who purchased such a subscription before 28/08/2026. If such a Student requests a refund within the applicable period or cancels the subscription in accordance with clause 1.4, recurring payments under a 3-month Subscription Service will no longer be available to them, and they may subsequently arrange recurring payments only for a term of 6, 12, or 18 months.

You may pause or cancel recurring payments; please see more details in Section 3 of this Policy and in our article.

1.3 The Platform may also offer **installment payments** through third-party payment providers such as Klarna, PayU, Monobank, or other similar payment services. If using the installment payment service, you undertake to read the terms of service provided by such third-party payment providers, as well as the rules of refund, which may differ from the terms and conditions stipulated by the Platform.

1.4 In certain markets where installment payments are not available, the Platform may offer **a monthly payment schedule** as an alternative to a single upfront payment for a 6-, 12-, or 18-month Subscription Service. Choosing this schedule does not change the essence of what the Student purchases: the Student commits to a Subscription Service for the full selected term. Because payment is spread over time, the total amount payable under the monthly payment schedule may be slightly higher than the price of a single upfront payment for the same term. The fee is divided into equal monthly payments across the term, charged automatically on the same day of each month, with no separate action required from the Student.

A monthly payment schedule for a 3-month Subscription Service remains available only to Students who arranged it before 28/08/2026. If such a Student requests a refund within the period specified below, or cancels the subscription in the manner set out in this clause, the monthly payment schedule for a 3-month Subscription Service will no longer be available to them, and they may subsequently arrange a monthly payment schedule only for a term of 6, 12, or 18 months.

Unlike a single upfront purchase, where the full lesson balance is credited immediately, under the monthly payment schedule lessons are credited for each paid month. The number of lessons available at any time corresponds to the period actually paid for.

A Student who wishes to request a refund must contact Client Support within 28 calendar days from the date of the first payment of the term. Where eligible, a refund is issued for the unused lessons of the paid period and the schedule is terminated. Refund eligibility and calculation are governed by Section 5.

If no refund is requested within that period, the Student remains committed to the full selected term and monthly payments continue automatically until the term is completed. Dividing the payment into monthly amounts does not reduce the total fee or shorten the commitment. The monthly payment schedule cannot be paused.

Unless cancelled, the Subscription Service renews automatically at the end of the term: once the current term ends, a new term begins under a new monthly payment schedule. The Student may cancel the subscription at any

time through the balance section of their account on the Platform. This does not apply to subscriptions paid under a monthly payment schedule: such a schedule may be cancelled only after the final monthly payment of the current term has been made, during the final month of the term and before the term ends. If the Student does not cancel by then, a new monthly payment schedule is arranged automatically and the Student becomes committed to the next term on the same conditions. Cancellation stops the renewal only and does not affect payments already made.

1.5 No classes are available without payment, except for a trial class that is provided for free. You may be withdrawn from any program available on the Platform if all due payments are not paid by you in accordance with the conditions of the programs you use on the Website.

1.6 The cost of unused lessons under a Subscription Service may be refunded to the Student upon request within 28 calendar days from the date of the first payment for the current subscription term ("Money-back guarantee"). See Section 5 for details.

1.7 All Right may provide, modify, or terminate discounts, special offer purchases, and promotions to the Users according to the conditions determined and introduced solely by the Company.

2. Student-Teacher Transactions

2.1 All Right facilitates contracts between Users (Students and Teachers) by supplying the Platform to request, deliver, and pay for teaching services. All Right is only a Platform and in no event shall be a party to any contracts between Teachers and Students, or be responsible for any other service or materials provided by a Teacher. All Right will in no way be responsible for monitoring any transactions between Students and Teachers.

2.2 The lesson may be conducted only if it is paid for in advance. A booked and scheduled lesson on the Platform could be refused if the payment for it is not confirmed.

2.3 The price of each lesson depends on the level of the Teacher conducting the lesson. Up-to-date prices are always indicated on the Platform. Prices may change, and any new prices are published on the Platform; changes do not affect a subscription term already paid for.

2.4 From time to time, Students may be provided with bonus lessons as a goodwill gesture or as part of a referral or incentive program coordinated by the Platform. These lessons are scheduled and delivered like regular paid lessons but are not purchased by the Student, carry no monetary value, and are non-refundable, non-exchangeable, and non-transferable. For such lessons, the Platform does not charge its standard Service fee. At its sole discretion, the Platform may reduce the Service fee applied to regular paid lessons within the same payout cycle to compensate the Teacher. The amount and application of this reduction are entirely at the Platform's discretion and do not establish any contractual right for the Teacher.

3. Special Offers. Subscription

3.1 For marketing purposes and attracting more Students to the Platform there are special offers, in particular a subscription, discounts.

3.2 When purchasing a Subscription Service, the Student selects a subscription term of 6, 12, or 18 months. The total number of lessons included in the subscription is calculated at the time of purchase based on the number of students covered by the subscription (children), the selected weekly lesson frequency, and the subscription duration (calculated as 4 weeks per month). The full lesson balance is credited to the Student's account immediately upon payment. The Student is not assigned to a specific Teacher and may book lessons with different Teachers throughout the subscription period.

3.3 When purchasing a Subscription Service, the automatic processing of the subscription fee is activated (recurring payment) in the amount indicated on the Platform at the time of subscription. Automatic processing of the subscription fee occurs at the time of purchase and at the end of each term thereafter, at the price indicated on the Platform at the time of each renewal.

Promotional codes and discounts apply only once, to the single payment for which they are activated, and do not carry over to any subsequent payment. Where a Subscription Service renews automatically, the renewal is charged at the full price indicated on the Platform, without any promotional code or discount previously applied.

3.4 After the subscription fee is paid, the Student gets access to the services provided by the subscription in accordance with the information indicated on the Platform at the time of subscription. In case the scheduled payment fails to be affected, the provision of services shall be terminated.

3.5 If, at the time of the scheduled payment, the Student has not used all the lessons provided to them as part of the Subscription Service, then these lessons are deducted from the Student's balance and credited to the bonus account in monetary equivalent. The monetary equivalent is calculated based on the price of the lesson at the time of payment for the subscription. The funds from the bonus account may be used to purchase new or next Subscription Service in an amount not exceeding 25% of the total cost of each purchase.

3.6 Already booked lessons are not deducted from the Student's balance at the end of the subscription period. A lesson that was booked before the subscription period ended remains valid and may be conducted after the subscription expiry date.

3.7 The Student may pause the Subscription Service through the balance section of their account on the Platform. A pause may be selected for a period of 2 weeks, 1 month, or 2 months. When a pause is applied or the subscription is cancelled, the Student may continue to use the lessons available on their balance until the end of the current subscription term. At the end of the term, any lessons that remain unbooked are converted into the bonus account in monetary equivalent, and only the lessons booked in advance remain available and may be conducted after the term ends. The pause does not terminate the Subscription Service; its primary effect is that the next scheduled billing date is shifted forward by the duration of the selected pause period. A pause may also be applied under the monthly payment schedule. The option to pause becomes available only after the final monthly payment of the current term has been made. From that point, during the final month of the term, the Student may pause the schedule before the term ends.

3.8 The Student may cancel the subscription at any time through the balance section of their account on the Platform, except for subscriptions paid under a monthly payment schedule, the cancellation of which is governed by clause 1.4. Cancellation stops the automatic renewal of the subscription. Access to the Platform and any remaining lesson balance is retained until the end of the current paid subscription period.

3.9 All Right Plus is a separate monthly subscription product, independent from the main lesson subscription. It provides access to premium-level speaking clubs and the Charlie AI learning assistant. The subscription is available for purchase through the Student's personal account or during the checkout process for the main lesson subscription.

3. 10 The first month of All Right Plus is provided free of charge. The first payment at the price indicated on the Platform is charged one month after activation. Thereafter, the subscription fee is charged automatically each month on the same date. The Student will receive a prior notification 5 calendar days before the first subscription charge

3.11 The Student may pause the All Right Plus subscription through the balance section of their account on the Platform or via the mobile application. A pause may be selected for a period of 2 weeks, 1 month, or 2 months.

3. 12 The Student may cancel the All Right Plus subscription at any time through the balance section of their account. Cancellation stops the automatic renewal. Access to All Right Plus features is retained until the end of the current paid monthly period.

4. All Right Commission

We charge a service fee to the Teachers for the use of our Platform and Services (“Service fee”). All Right Service fee is charged on each lesson paid by the Student and conducted by the Teacher at the rate indicated in the Service Agreement concluded between the Teacher and the Platform. The Company may change the fees for Teachers’ use of the Platform, and such changes will be effective when posted on the Website or as communicated via email correspondence.

5. General Refund Rules

5.1 We issue refunds only in accordance with this Policy.

5.2 If the User has violated our Terms of Service in any manner, we have a right to decline your refund requests.

5.3 Refunds are issued only for unused regular lessons of a Subscription Service remaining on the Student's balance at the time the request is submitted.

5.4 The refund option is available only within 28 calendar days from the date of the first payment made for the current term of the Subscription Service. A new 28-day refund window opens upon each automatic renewal, running from the first payment of the renewed term. We reserve the right to decline requests submitted after this period.

5.5 We do not issue refunds automatically. Refunds are provided only upon your request and in cases provided in this Policy.

5.6 Any offers, including but not limited to free trial lessons, group lessons, speaking clubs, resources available in the mobile app, and any other resources, facilities or services that the Platform provides for free may not be refunded in cash or exchanged for individual lessons.

5.7 If there are extenuating circumstances that caused you to miss the lesson/group class or cancel it at short notice, these refunds can be made at the Platform's discretion, but the Platform is not obligated to do so.

6. Refund Procedure

6.1 If you would like a refund, please contact our Client Support via contacts indicated on the Website with the following information:

- the reason for the requested refund,
- the details of the Subscription Service concerned.

You may receive only one refund per Subscription Service.

6.2 Your request will be reviewed no later than 24 hours after submission, so we can contact you if any clarification is needed. We reserve the right to close your refund claim without any compensation and without the right to appeal if, for any reason, you refuse to reply to letters sent by us within 7 calendar days.

6.3 The refund decision shall be made within 10 calendar days.

6.4 Refunds are made to the same account from which the payment was made. If it's not possible, the Student and the Platform shall endeavor to find another method to process the refund that is satisfactory to both parties. When refunding funds, the actual price of one lesson at the time of purchase is used to calculate the cost of already completed lessons, without considering any possible discounts, promotional codes, or other offers provided to the Student at the time of payment.

6.5 Please note that chargeback is NOT a refund. To avoid making a chargeback, even unintentionally, we recommend our users always contact our Support Team before contacting their bank in any possible situation.

6.6 All Right is not responsible for any kind of fee charged by banks or third-party payment processors, and will not cover it when initiating a refund. In case you choose a refund option, its speed and the availability of refunded funds in your bank account will depend solely on the terms and policies of your bank.

7. Deletion of an Account

If you decide to delete your All Right account, your remaining balance will expire. In case All Right suspends or terminates your account due to the breach of any of our policies, you understand and agree that you shall receive no refund or compensation for any unused balance or scheduled lessons/classes.

8. Payment Services

8.1 Payment processing on the All Right Platform is provided by third-party payment processors including, but not limited to PayPal, Payoneer, and Ecommpay, allowing us to (a) collect the payments from Students through these third parties in lieu of directly processing the credit/debit card information; and (b) enable payouts to the Teachers.

8.2 For the avoidance of doubt, payment made by the Student to All Right shall satisfy the Student's obligation with respect to the payment to the Teacher for the teaching services provided via the Platform.

9. Data Provided by You

9.1 You agree and understand that the billing information, that you provide to make payment for lessons/group classes via the Platform, is processed by third-party payment processors only. All Right does not collect, store, or otherwise process your billing information.

9.2 You agree that All Right will not be responsible for any failures of the third party to protect such information adequately. The processing of payments will be subject to the terms, conditions, and privacy policies of third-party payment processors in addition to this policy.

9.3 You acknowledge that we may change third-party payment processors and require them to transfer your information to other service providers that encrypt your information using secure socket layer technology (SSL) or other comparable security technology.

10. Other

All Right is not a bank or any type of financial institution and does not provide any financial services or advice. Any payments made via the Platform are made solely for the purpose of facilitation of the teaching services between Teachers and Students. Such payments may not be made and used for any fraudulent, criminal, or illegal activity as defined by the law.