Refund, Cancellation and Billing Policy

Version 2.2 · Effective 1 November 2026
CLIPPIE AI LTD · Company no. 15829898 (England and Wales)
Unit 25, 81 Lee High Rd, London, United Kingdom, SE13 5NS

This policy explains how **CLIPPIE AI LTD** ("Clippie", "we", "us") charges for the Clippie service at https://clippie.ai, how subscriptions renew, how to cancel, and when a refund is and is not available. It forms part of the Clippie Terms of Service, and words defined there mean the same here. You accept it when you create an account and again each time you make a purchase.

The short version

What you are buying. Digital access to online AI video tools. Nothing is shipped. Your purchase is delivered when the plan allowance or pack is added to your Clippie account, which happens automatically, normally within minutes of payment.

Subscriptions renew automatically. A monthly plan is charged every month, a quarterly plan every 3 months and a yearly plan every year, on the same payment method, until you cancel.

You can cancel at any time. Go to Settings, then Subscription, then Cancel Subscription (https://clippie.ai/user/settings). Cancelling stops future charges. You keep access until the end of the period you have already paid for.

All sales are final. We do not refund subscription payments, renewals or packs, in full or in part, except for a billing error or where the law gives you a right to a refund (section 6).

How the charge appears. Payments are taken for us by Whop. The charge on your statement is from Whop, with the reference **WHOP*CLIPPIE AI**.

Talk to us before your bank. If you do not recognise a charge or think it is wrong, email support@clippie.ai. We can usually explain or fix it within two working days. An unjustified chargeback leads to the account being suspended (section 8).

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1. What you buy from us

1.1 Clippie sells two things: **subscription plans**, which give a monthly allowance of export minutes, voiceover minutes, custom voices and AI credits; and **one-time packs** ("top-ups"), which add AI credits or minutes to your account. The plans and packs on sale on the effective date are listed in section 10.

1.2 Everything we sell is a digital service supplied online through your Clippie account. We do not sell or ship physical goods.

1.3 **Delivery.** A purchase is delivered when the allowance or pack is added to the Clippie account that was signed in when the checkout was started. This is automatic and normally takes no more than a few minutes after payment succeeds. You can see what was added, and everything you have used, under Settings in your account.

1.4 There is no free plan. Captions are included in every paid subscription at no extra cost and are not something you buy from us separately (see the Terms). Any free or discounted trial is offered only where the checkout page says so, on the terms shown there. Unless you cancel before a trial ends, the plan becomes a paid subscription and your payment method is charged the price shown at checkout.

2. How payment works

2.1 Payments are processed for us by **Whop** (Whop, Inc. and its payment partners) on a checkout page hosted by Whop. Whop may act as the seller of record for the payment. Whop collects your card or other payment details; Clippie never receives or stores your full card number.

2.2 **How the charge appears on your statement.** The charge is shown as coming from Whop, with the reference **WHOP*CLIPPIE AI**. The exact wording depends on your bank. A charge from Whop with that reference is a Clippie purchase.

2.3 Whop issues the payment receipt to the email address entered at checkout. That address can be different from the email on your Clippie account; the purchase is linked to the Clippie account that started the checkout, not to the billing email.

2.4 By submitting a payment you confirm that you are the holder of the payment method or have the holder's permission to use it, and you authorise the charge shown at checkout and, for a subscription, each renewal charge described in section 3.

2.5 Prices are in US dollars. Taxes such as VAT or sales tax may be added at checkout depending on your location. Your bank may add its own currency conversion or foreign transaction fee, which we do not control and cannot refund.

2.6 You are responsible for every purchase made from your account, including purchases made by anyone you allow to use your account, your device or your payment method.

3. Automatic renewal

3.1 **A subscription renews automatically until you cancel it.** A monthly plan renews every month, a quarterly plan every 3 months and a yearly plan every year, counted from the day you subscribed.

3.2 At each renewal your payment method is charged the plan price that applies at that time, plus any tax, without further action from you. Your next renewal date is shown under Settings, then Subscription.

3.3 If a promotional price applied to your first payment, later payments are charged at the standard plan price unless the checkout page said the discount would continue.

3.4 If we change the price of your plan, we will tell you by email or in the app at least 30 days before the first renewal at the new price, so that you can cancel first if you do not agree.

3.5 If a renewal payment fails, Whop may retry it. If payment is not received, the subscription ends and the plan allowance is removed from your account.

4. Plan allowances, credits and packs

4.1 **Plan allowances do not roll over.** The allowance that comes with a plan is replaced with a fresh one at each monthly reset. Anything left unused at the reset is lost and is not refunded or credited.

4.2 On a quarterly or yearly plan you pay once for the period and the allowance is issued month by month. It is not issued as a single amount for the whole period.

4.3 Pack balances (AI credits and minutes bought as top-ups) do not expire while your account stays open and in good standing, and they stay on your account if your subscription ends. Plan allowance is used first and pack balance second.

4.4 One AI credit has a nominal value of US$0.01 when used inside Clippie. Credits, minutes and other allowances are not money: they have no cash value, cannot be withdrawn, sold, transferred to another account or exchanged for cash, and are not refundable except as set out in section 6.

4.5 **Failed generations.** If an AI generation fails, or times out without producing a result, the credits charged for it are returned to your credit balance automatically. If a generation costs less than the amount first reserved, the difference is returned in the same way. This return of credits is the remedy for a failed generation; it is not a refund of money.

4.6 For security we limit pack purchases to 5 purchases or US$300 in any 24 hours per account.

5. How to cancel

5.1 You can cancel a subscription at any time, yourself, in your account:

(a) Sign in and go to Settings (https://clippie.ai/user/settings).

(b) Open the **Subscription** tab.

(c) Click **Cancel Subscription**, choose a reason, and confirm.

5.2 **What cancelling does.** Cancelling stops all future renewal charges. Your plan stays active until the end of the billing period you have already paid for, and the Subscription tab shows the date it ends. On that date the plan allowance is removed. Pack balances stay on your account.

5.3 Cancelling does not refund the current period, and there is no partial refund for the unused part of a month or a year.

5.4 You can change your mind before the end date by clicking **Resume Subscription** on the same tab. The subscription then continues and renews as before.

5.5 If you cannot sign in or cannot reach the Subscription tab, email support@clippie.ai from the email address on your account, or open a ticket in our Discord server, and we will cancel the subscription for you. The cancellation takes effect from the time we receive your request.

5.6 **These things do not cancel a subscription:** not using the service, signing out, deleting the app shortcut or bookmark, removing a connected social account, or asking your bank to block the payment. Only the steps in this section stop renewals.

5.7 **Changing plan.** You can move to a different plan at any time from the Subscription tab. The new plan is a new purchase charged in full at checkout. When it becomes active, your old plan is cancelled immediately, its remaining allowance is replaced by the new plan's allowance, and no refund or credit is given for the unused part of the old plan.

6. Refunds

6.1 **All sales are final.** Except as set out in 6.3 and 6.4, payments for subscriptions, renewals and packs are non-refundable, in full or in part, once the payment has been taken.

6.2 In particular, we do not give a refund because:

(a) you forgot to cancel before a renewal date, or did not use the service during a period you paid for;

(b) you cancelled part-way through a billing period;

(c) you no longer need the service, changed your mind, or found another service you prefer;

(d) you are not satisfied with the style or quality of an AI result, where the service worked as described (AI output varies and cannot be guaranteed to match what you had in mind);

(e) a feature, voice or third-party AI model that you wanted is not offered, or has been changed or withdrawn;

(f) processing, upload or download took longer than you hoped, including because of your own internet connection;

(g) the file you uploaded was corrupted or in a format that cannot be read;

(h) a free or discounted trial became a paid subscription because it was not cancelled before the trial ended;

(i) you have already used any of the allowance, credits or minutes from the purchase;

(j) your account was suspended or closed because you broke the Terms of Service.

6.3 **When we will refund.** We will refund a payment, or the relevant part of it, where:

(a) you were charged more than once for the same purchase;

(b) you were charged a renewal after a cancellation that had already taken effect under section 5;

(c) you were charged an amount different from the price shown at checkout because of an error on our side or Whop's;

(d) the payment was made without the cardholder's permission and our investigation with you supports that (see section 8); or

(e) the law requires it. Nothing in this policy limits any right to a refund or other remedy that you have under consumer law and that cannot be excluded, including where a digital service is faulty or not as described and we cannot put it right within a reasonable time.

6.4 We may also choose to give a refund or account credit as a gesture of goodwill. Doing so once does not oblige us to do so again.

6.5 **How to ask.** Email support@clippie.ai within 30 days of the charge with: the email on your Clippie account; the date and amount of the charge; the Whop receipt or payment reference (starting "pay_") if you have it; and the reason. We aim to reply within two working days.

6.6 Approved refunds are sent through Whop to the original payment method, usually within 5 to 10 working days depending on your bank. When a purchase is refunded, the allowance, credits or minutes it added are removed from your account; a refunded subscription payment also ends that subscription. If the credits have already been spent, your credit balance can become negative.

7. Right to cancel for consumers in the UK and EEA

7.1 If you are a consumer living in the United Kingdom or the European Economic Area, the law gives you 14 days from the day of a purchase to cancel it and receive a refund. That right can be lost for digital content and services that are supplied straight away at your request.

7.2 **Your request and acknowledgement.** Clippie is supplied immediately: the allowance or pack is added to your account as soon as payment succeeds. By completing a purchase you expressly ask us to begin supply immediately, during the 14-day period, and you acknowledge that you lose your right to cancel once supply has begun.

7.3 Where the law still gives you a right to cancel within the 14 days, you can use it by emailing support@clippie.ai with a clear statement that you want to cancel the purchase, from the email address on your account. We may reduce the refund in proportion to what was supplied or used before you cancelled, where the law allows.

7.4 This section applies to each new purchase. It does not give a new 14-day period at each renewal unless the law says so.

8. Unrecognised charges, payment disputes and chargebacks

8.1 **Check first.** A charge from Whop with the reference WHOP*CLIPPIE AI is a Clippie purchase. Before treating it as unrecognised, please check whether a family member or colleague uses Clippie with your card, whether you subscribed with a different email address, and whether it is an automatic renewal of a plan you took out earlier.

8.2 **Contact us first.** If you still do not recognise a charge, or believe it is wrong, email support@clippie.ai before contacting your bank. We will look into it and reply within two working days. If your card was used without your permission we will cancel the subscription, stop further charges and refund where section 6.3 applies. This is faster than a bank dispute and avoids your account being suspended.

8.3 Nothing in this policy stops you from using the rights you have with your bank or card issuer. But a payment dispute (a "chargeback") is meant for charges that are genuinely unauthorised or wrong. Telling your bank that a purchase was fraudulent or unauthorised when you, or someone you allowed, made it and used the service is a breach of the Terms of Service.

8.4 **What happens when a chargeback is opened.**

(a) The Clippie account that received the purchase is suspended while the dispute is open.

(b) Credits added by the disputed purchase are removed. If they have already been spent, the credit balance becomes negative.

(c) We may contest the dispute and give Whop, the card network and your card issuer the records that show the purchase was made and used: account and sign-up details, the checkout and payment record, the dates and times of sign-ins and activity and the IP addresses and devices they came from, what was delivered to the account and what was generated with it, your acceptance of these terms, and any messages between us.

(d) If the dispute is decided in our favour, or is withdrawn, we may restore the account. If it is decided against us and we believe the dispute was not made in good faith, we may close the account permanently and decline to provide the service to you in future.

8.5 We keep electronic records of sign-ups, purchases, what was added to each account and what was made with it. You agree that we may rely on those records as evidence that a purchase was authorised, delivered and used.

9. Changes and contact

9.1 We may update this policy. The version and effective date are shown at the top and on every page. A change does not apply to a payment that was taken before the change took effect.

9.2 Questions about billing: support@clippie.ai, or open a ticket in the Clippie Discord server. Our registered office is Unit 25, 81 Lee High Rd, London, United Kingdom, SE13 5NS.

10. Plans and packs on the effective date

Subscription plans

Plan	Billed monthly	Billed every 3 months	Billed yearly	Allowance each month
Clippie Lite	$19.99 per month	$47.99 every 3 months	$179 per year	60 export minutes, 60 voiceover minutes, 1 custom voice, 800 AI credits
Clippie Creator	$34.99 per month	$78.99 every 3 months	$294 per year	240 export minutes, 240 voiceover minutes, 10 custom voices, 1,500 AI credits

Plan	Billed monthly	Billed every 3 months	Billed yearly	Allowance each month
Clippie Pro	$69.99 per month	$146.99 every 3 months	$499 per year	500 export minutes, 500 voiceover minutes, 30 custom voices, 3,000 AI credits

One-time packs

Pack	Price (one time)	What is added to your account
AI credits: Starter	$5	500 AI credits
AI credits: Creator	$27	3,000 AI credits
AI credits: Pro	$80	10,000 AI credits
Minutes: Quick Reload	$5	12 minutes each of export and voiceover
Minutes: Extra	$14	30 minutes each of export and voiceover
Minutes: Best Value	$30	120 minutes each of export and voiceover

Prices are in US dollars and were correct on the effective date of this document. Taxes may be added at checkout depending on where you are. The price, billing interval and any discount shown on the checkout page at the time you buy are the ones that apply to your purchase.