



Refund and Cancellation Policy

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Rory Refund and Cancellation Policy

Last Updated: September 7, 2026

Effective Date: September 7, 2026

Entity: Rory LLC ("Rory", "we", "us", or "our")

Contact: legal@joinrory.com

Canonical URL: <https://legal.joinrory.com/en-us/refund>

This Refund and Cancellation Policy ("Policy") governs all refund requests, payment disputes, and order cancellations across the Services (joinrory.com, app.joinrory.com, rory.page, rorypay.com). This Policy forms an integral part of our Terms of Service.

1. Virtual Goods & Cash-Out Prohibition

RORY COINS ARE VIRTUAL GOODS. THEY DO NOT CONSTITUTE CASH, LEGAL TENDER, STORED VALUE, OR A BANK DEPOSIT.

- **Fans cannot cash out:** Fans cannot withdraw, exchange, transfer, or redeem Rory Coins for real money or cash equivalents under any circumstances.
- **Unused coins:** Unused coins remain as virtual inventory in the fan's account. They are not an interest-bearing account and are not FDIC or SIPC insured.
- **Disbursement separation:** Creator USD payouts are separate business disbursements of earned income. Coins never route to disbursement processors (Hyperwallet, PayPal, or Venmo).

2. Coin Purchase Refunds

Because Rory Coins are delivered electronically upon payment confirmation, all coin package purchases are **strictly final and non-refundable**, except under the following specific circumstances:

1. **Duplicate Charges:** A technical error resulted in multiple captures for a single purchase order.
2. **Confirmed System Non-Delivery:** Your payment was successfully captured, but due to an unrecoverable system outage, coins were never credited to your account.
3. **Verified Unauthorized Transaction:** A transaction was executed fraudulently without your knowledge or authorization, provided you report the incident to us within **fourteen (14) days** of the transaction date.

2.1 Refund Method

When a refund is approved, it will be credited **solely to the original payment method** used for the purchase (e.g., the originating credit card, debit card, or PayPal account). Under no circumstances will Rory issue refunds as cash, checks, wire transfers, virtual coins, or creator balances.

2.2 Partial Delivery

If a technical issue affects only part of a transaction, any refund will be apportioned strictly to the uncredited portion.

3. Spent Coins & Creator Support

ONCE RORY COINS OR GUEST USD ARE SPENT TO SUPPORT A CREATOR, THE TRANSACTION IS PERMANENT AND NON-REFUNDABLE.

- **No Retraction of Tips:** When you tip coins, subscribe to a recurring support tier, or send an extra gift to a creator, the creator's ledger is credited in real time. Spent coins cannot be recalled, reversed, or refunded.
- **Optional Extras:** Tips accompanying text messages, audio recordings, or recurring pledges do not establish a right to refund or dispute, regardless of creator response.
- **Ledger Correction Only:** If a support transaction is definitively proven to stem from a confirmed unauthorized payment, Rory may execute compensating ledger entries to correct accounting records. Such actions constitute internal fraud remediation, never a fan cash-out.

4. Recurring Subscriptions & Monthly Support Tiers

4.1 Cancellation

If you subscribe to recurring monthly creator support, you may cancel at any time through your account settings (/settings) or creator page. Cancellation takes effect at the conclusion of the current monthly billing period.

4.2 No Prorated Refunds

Subscription payments already billed are non-refundable. We do not provide prorated refunds for mid-cycle cancellations.

5. Chargebacks & Payment Disputes

5.1 Prior Contact Requirement

Before filing a dispute or chargeback with your bank, card issuer, or PayPal, you agree to contact us at legal@joinrory.com to investigate the transaction.

5.2 Prohibition on Dispute Abuse

Filing a chargeback to circumvent virtual goods policies or attempt an unauthorized cash-out constitutes a material violation of our Terms of Service. In the event of a chargeback:

- We reserve the right to immediately suspend or terminate the associated account.
- The corresponding coin balance or ledger entries will be frozen or debited.
- We may pursue recovery of disputed funds, chargeback fees, and associated legal costs to the full extent permitted by law.

5.3 Creator Balances and Chargeback Offsets

If a fan payment or tip is charged back or disputed after net earnings have been credited to a creator's ledger balance or disbursed, the disputed amount and applicable payment network dispute assessment fees will be debited directly from the recipient creator's ledger balance or deducted from future disbursements.

6. Account Closure & Forfeiture

You may request account deletion at any time by emailing legal@joinrory.com. Account termination:

- Extinguishes all licenses to unspent virtual coins remaining in the account.

- Does not convert unspent coins to cash.
- Does not reverse completed support transactions or creator payouts.

7. Submission of Refund Claims

To request a review of an eligible coin purchase, submit an email to **legal@joinrory.com** with:

- Account username and registered email address.
- Date, timestamp, and USD amount of the transaction.
- Payment gateway transaction reference or receipt ID.
- Detailed explanation of the technical failure or duplicate billing.

8. Contact & Authority

- **Email:** legal@joinrory.com
- **Official Policy Registry:** <https://legal.joinrory.com/en-us/refund>
- **Corporate Entity:** Rory LLC

Source URL: <https://joinrory.com/legal/en-us/refund>

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