

ESCORTIFYS

GLOBAL PAYMENTS, SUBSCRIPTIONS, BILLING & REFUND POLICY

Document 7 | Pre-Publication Final Draft

Purpose

This Policy governs money paid to Escortifys for Escortifys platform products. It covers subscriptions, premium or VIP access, verification charges if any, featured or spotlight placement, advertising, promotional visibility, and other platform products expressly offered at checkout.

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Absolute payment boundary

Escortifys never accepts, collects, routes, holds, escrows, settles, disburses, commissions, shares in, or processes payment for a user-advertised offline service. No charge paid to Escortifys purchases, reserves, arranges, confirms, guarantees, or pays for an offline service. Escortifys does not operate a user-to-user service-payment wallet, escrow, booking deposit system, tipping system, or payout system.

Pricing rule

The price shown for an Escortifys platform product must be attainable. Mandatory platform fees must not be added later merely because a purchaser has reached checkout. Government-imposed taxes or charges may be added where legally required and will be disclosed before the purchaser confirms payment.

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1. Scope and relationship to other policies

This Global Payments, Subscriptions, Billing & Refund Policy applies whenever a person or business purchases a platform product directly from Escortifys or through a payment processor, app store, merchant-of-record service, reseller, or other authorized billing channel that expressly incorporates this Policy.

It supplements the Terms of Service, Privacy Policy, Advertising & Listings Policy, Prohibited Content & Conduct Policy, Safety, Reporting & Takedown Policy, Verification, Identity & Age-Assurance Policy, and any applicable jurisdiction-specific addendum. Mandatory law and a processor's legally binding purchase terms may modify the payment process for a particular transaction.

2. Definitions

Term	Meaning
Platform Product	A product or service supplied by Escortifys itself, such as a subscription, verification service, advertising product, visibility upgrade, featured placement, premium access, or commercial-ad campaign.
Subscription	A recurring Platform Product that continues or renews according to the billing terms accepted at checkout until cancelled, expired, or terminated.
One-Time Purchase	A Platform Product purchased for a single charge without automatic renewal.
Purchaser	The person or business responsible for a Platform Product purchase.
Consumer	A Purchaser who qualifies as a consumer under the mandatory law applicable to the transaction.
Offline Service	Any user-advertised interaction, meeting, companionship, appearance, entertainment, or other service occurring outside Escortifys.

3. Platform products only

Escortifys may charge for its own Platform Products. Examples may include Provider subscriptions, premium or VIP account features, identity or verification processing if a fee is imposed, Featured placement, City Spotlight or Homepage Spotlight, boosts, promotional visibility, commercial advertising, and other clearly described platform functionality.

A Platform Product is not an Offline Service and does not purchase, broker, arrange, or guarantee one.

4. No payment for offline services

No payment made to Escortifys is payment for a Provider's or another user's Offline Service. Escortifys does not receive or process any portion of the compensation for an Offline Service.

- No commission, referral percentage, kickback, service fee, booking fee, or transaction share is payable to Escortifys from an Offline Service.
- Escortifys does not set or collect a Provider's offline compensation.

- Escortifys does not remit user-to-user service proceeds.
- Escortifys does not guarantee, insure, or refund money exchanged independently between users for an Offline Service.
- A user must not describe a payment to Escortifys as a deposit, booking payment, reservation payment, or payment for an Offline Service.

5. No user-to-user payment, payout, escrow, tips, or deposits

Escortifys does not provide a wallet, stored-value account, escrow account, payout account, tip jar, donation channel, gift-transfer feature, or booking-deposit feature for payments between users.

Users must not attempt to route an Offline Service payment through a Platform Product, staff member, moderator, affiliate, advertising account, refund request, commercial-ad purchase, credit, or other Escortifys payment channel.

6. Prices and all-in platform pricing

Escortifys will display the price, billing frequency, term, and material mandatory platform charges before payment is confirmed. Mandatory Escortifys-imposed charges should be included in the advertised price rather than introduced later in the purchase path.

Government-imposed sales, value-added, goods-and-services, harmonized-sales, or similar taxes may be shown separately where lawful. Optional add-ons must not be pre-selected merely to increase the charge.

If a Platform Product is advertised as discounted, the discount and comparison price must be genuine and not based on a fabricated or materially misleading reference price.

7. Taxes

Escortifys may calculate, collect, withhold, or remit taxes where legally required. The checkout page will show taxes charged to the Purchaser before final confirmation where practicable and required.

A business Purchaser remains responsible for providing accurate tax-registration or exemption information where relevant. Escortifys may reject or correct tax treatment that appears invalid or inconsistent with applicable law.

8. Currency and foreign-exchange charges

Prices may be displayed and charged in different currencies by country, region, product, or payment provider. The currency charged will be shown before confirmation.

A card issuer, bank, wallet provider, or payment network may impose its own foreign-exchange conversion, cross-border, or card-account charges. Those third-party charges are not Escortifys platform fees unless Escortifys expressly states otherwise at checkout.

9. Payment processors and merchant information

Escortifys may use one or more third-party payment processors or merchant-of-record providers. The applicable checkout may identify the billing entity, payment processor, billing descriptor, supported payment methods, and any legally required merchant information.

Payment-card information may be collected directly by the payment provider rather than stored by Escortifys. Processing of payment data is also governed by the Privacy Policy and the processor's applicable terms.

10. Payment authorization

By submitting a payment method, the Purchaser represents that they are authorized to use it and authorizes the disclosed charge. For a recurring Subscription, the Purchaser separately authorizes recurring charges according to the disclosed amount or pricing method, billing frequency, renewal terms, and cancellation rules.

Escortifys must not rely on a hidden term, pre-checked box, or unrelated consent to create a recurring-payment authorization.

11. One-time purchases

A One-Time Purchase is charged once and does not automatically renew unless the Purchaser separately and affirmatively agrees to a recurring plan.

The product page or checkout should identify the activation date, duration or delivery period if time-limited, the applicable account or listing, and any conditions that materially affect delivery.

12. Subscriptions and recurring billing

If Escortifys offers a recurring Subscription, the checkout must clearly state that the plan renews or continues until cancelled, the billing frequency, price, minimum commitment if any, renewal period, method of cancellation, and when the next charge will occur.

A Subscription may be monthly, annual, or another clearly disclosed period. Escortifys does not assume a particular renewal model in this Policy; the exact plan terms shown at checkout control, subject to mandatory law.

13. Affirmative consent to automatic renewal

Recurring billing requires affirmative consent. The automatic-renewal terms must be clear and sufficiently prominent near the action that creates the recurring obligation.

- Consent to the Terms of Service alone is not a substitute for clearly presenting the recurring-payment terms.
- The Purchaser should receive a durable acknowledgment, such as email or an account receipt, showing the plan, price, renewal frequency, and cancellation method.
- Where legally required, Escortifys will retain evidence of affirmative recurring-billing consent for the required period.
- A recurring plan must not be disguised as a One-Time Purchase.

14. Free trials and promotional pricing

If a free trial, introductory price, promotional discount, or concessionary period will automatically convert to a paid or higher-priced Subscription, the conversion must be clearly disclosed before enrollment.

The disclosure should state the date or condition that triggers the first paid or higher charge, the amount or pricing method that will apply, the renewal frequency, and how to cancel before the conversion.

Escortifys may require a payment method for a trial only if that requirement and the future charge are made clear before enrollment.

15. Renewal notices

Escortifys will provide renewal, trial-ending, or continuation notices where required by applicable law. The notice will identify the Platform Product, expected charge or pricing method, renewal timing, and a reasonably accessible cancellation method.

As a platform standard, annual or longer automatic renewals should ordinarily receive advance notice, and long free-trial or promotional periods should receive a pre-conversion reminder, even where a particular jurisdiction does not prescribe the same timing.

16. Price and material-term changes

Escortifys may change the price or material terms of a Subscription prospectively. Existing Purchasers will receive advance notice where required by law or where the change is material enough that reasonable notice is appropriate.

A notice of a future price increase should state the new amount or pricing method, when it takes effect, and how to cancel before the increased charge. Escortifys will not retroactively increase an already-paid fixed-period charge.

17. Cancellation

A Purchaser may cancel a recurring Subscription to stop future renewal charges using the cancellation method presented in the account or purchase acknowledgment.

- A Subscription purchased online should be cancellable online through a clear and reasonably direct route.
- Authentication may be required to protect the account, but cancellation must not be obstructed through unnecessary steps.
- A retention offer, discount, pause option, or explanation of the consequences of cancellation must not prevent the Purchaser from proceeding to cancel.
- Where applicable law requires cancellation through the same medium used to subscribe or another specified route, Escortifys will provide that route.

18. Effect of cancellation

Unless mandatory law, the checkout terms, or a refund decision provides otherwise, cancelling a Subscription stops future renewals but does not automatically reverse a charge already incurred for the current billing period.

The Purchaser may retain access to the paid Platform Product until the end of the already-paid period unless the account is suspended or terminated for safety, legal, fraud, or policy reasons.

A cancellation confirmation should state the effective cancellation date and whether access continues through the end of the paid period.

19. Refund baseline

Refund rights depend on the Platform Product, whether performance has begun, the reason for the request, the amount of the Platform Product already delivered, the Purchaser's status as a consumer or business, and mandatory law.

Subject to non-excludable rights, a change of mind after a digital Platform Product has been substantially or fully delivered does not automatically create a refund right.

Escortifys may nevertheless provide a refund or credit as a customer-service remedy without admitting a legal obligation.

20. Duplicate, unauthorized, or incorrect charges

A Purchaser should promptly report a duplicate charge, incorrect amount, wrong plan, or charge that the Purchaser reasonably believes was unauthorized. Escortifys may request transaction identifiers and limited information needed to investigate.

If Escortifys confirms a duplicate or erroneous charge for which Escortifys is responsible, Escortifys will reverse or refund the incorrect amount.

Reporting within 30 days is encouraged because it improves investigation quality, but this request does not waive a longer statutory, network, or contractual dispute right.

21. Refunds when Escortifys cannot deliver the platform product

If Escortifys materially fails to provide a paid Platform Product for reasons within Escortifys' control, the Purchaser may be entitled to restoration of the product, an extension, account credit, partial refund, or full refund depending on the circumstances and applicable law.

If Escortifys permanently discontinues a prepaid Platform Product for reasons unrelated to the Purchaser's breach, the normal remedy should be a pro-rata refund or equivalent credit for the unused prepaid portion unless a different remedy is required by law or accepted by the Purchaser.

22. Refunds after moderation, suspension, or termination

Payment does not buy immunity from moderation. A paid listing, subscription, verification status, or promotional placement may be restricted or removed under Escortifys policies.

Suspension or termination for a Purchaser's breach does not automatically create a refund right. Escortifys may deny a refund for the portion already delivered or reasonably consumed, and may deny additional refund amounts where legally permitted and justified by the breach.

Nothing in this section permits Escortifys to retain money that applicable law requires to be refunded. The Platform should avoid treating forfeiture as a punitive windfall disconnected from delivered value, actual loss, or lawful contractual rights.

23. Jurisdiction restrictions and legal shutdowns

Escortifys may need to disable a category, country, state, province, feature, listing field, or paid promotion because of law, regulator action, payment-provider requirements, hosting restrictions, or platform-level legal risk.

If a previously purchased prepaid Platform Product becomes unusable because Escortifys disables it for reasons not caused by the Purchaser's breach, Escortifys will normally provide a pro-rata refund, equivalent replacement, or account credit for the materially unused portion, subject to mandatory law.

24. Verification charges

If Escortifys charges a verification fee, the fee is for the verification process or Platform verification product - not for a guarantee that verification will succeed.

Once a verification process has materially begun, a failed verification caused by inability to establish the required identity, age, account control, or fraud standard does not automatically create a refund right, subject to mandatory consumer rights and any contrary checkout promise.

A duplicate charge, technical failure that prevents the process from being delivered, or verified billing error remains refundable as appropriate.

25. Featured, spotlight, boost, and time-limited placement

Featured, Spotlight, Boost, VIP visibility, or similar products purchase enhanced platform visibility for the disclosed duration or placement. They do not guarantee impressions, contacts, ranking position beyond what is expressly promised, revenue, or offline transactions.

Once a time-limited visibility product has been activated and materially delivered, it is ordinarily non-refundable for change of mind, subject to mandatory law. If Escortifys fails to activate or materially deliver the purchased placement, an extension, re-run, credit, or refund may be appropriate.

26. Commercial advertising purchases

Commercial advertising campaigns may be governed by an insertion order, campaign agreement, dashboard order, or other purchase terms in addition to this Policy.

Advertisers must pay only for Escortifys advertising inventory or related Platform Products. Commercial-ad funds must not be used to disguise or route user-to-user payments or compensation for Offline Services.

Campaign cancellation, make-good, under-delivery, invalid-traffic, and credit terms may be separately specified for commercial advertisers.

27. Credits, coupons, promo codes, and account balances

Escortifys may issue promotional credits, coupons, discount codes, goodwill credits, or account credits. Unless mandatory law requires otherwise, promotional credits have no cash value, cannot be transferred, and may be subject to stated expiry or product limitations.

A paid credit balance, if ever offered, requires separate legal and payment review and is not assumed by this Policy. Escortifys does not presently treat ordinary promotional credits as a user wallet or stored-value account.

28. Payment failures and expired payment methods

If a recurring charge fails, Escortifys may retry the payment where legally and contractually permitted, notify the Purchaser, request an updated payment method, place the Subscription in a grace period, or suspend the paid feature.

Escortifys must not misrepresent a failed payment as a debt for an Offline Service or use collection processes to recover anything other than a legitimate Platform Product charge.

29. Chargebacks and payment disputes

Nothing in this Policy removes a Purchaser's lawful right to dispute a charge with a card issuer, bank, payment provider, or regulator.

Escortifys may submit accurate transaction, consent, delivery, cancellation, and account records to the payment provider when responding to a chargeback.

A successful chargeback may result in reversal of the corresponding Platform Product or account credit. Repeated or knowingly fraudulent chargebacks may lead to payment restrictions or account action, but a good-faith billing dispute is not itself misconduct.

30. Fraud and payment abuse

- using stolen or unauthorized payment instruments;
- creating purchases solely to generate fraudulent refunds or credits;
- chargeback fraud or knowingly false payment disputes;
- laundering money or routing prohibited user-to-user payments through Platform Products;
- using multiple accounts or payment methods to evade sanctions, jurisdiction controls, or purchase limits;
- impersonating Escortifys billing staff or sending fake invoices, payment links, refund notices, or escrow instructions.

Confirmed payment fraud may lead to cancellation, refund withholding where legally permitted, account restriction, preservation of relevant records, payment-provider referral, or competent-authority referral where required or lawfully appropriate.

31. Receipts and transaction records

Escortifys or its payment provider will provide a purchase acknowledgment, receipt, invoice, or account record where required or reasonably practicable. A recurring-plan acknowledgment should be capable of being retained by the Purchaser.

Transaction records may include the Platform Product, price, taxes, currency, billing period, renewal status, payment status, transaction identifier, and cancellation information.

32. Consumer and business purchasers

Some Provider, advertising, or promotional purchases may be made for business or professional purposes and may not qualify as consumer transactions under every jurisdiction's consumer-protection law.

Escortifys nevertheless applies the core transparency rules in this Policy as a platform baseline. Where a Purchaser qualifies as a consumer, non-excludable consumer rights remain fully preserved.

33. Mandatory consumer cancellation and withdrawal rights

Some jurisdictions provide statutory cooling-off, cancellation, withdrawal, refund, or renewal rights for online or recurring contracts. Those rights apply notwithstanding a more restrictive default rule in this Policy.

Where a statutory online withdrawal function, cancellation button, model form, acknowledgment, reminder, refund deadline, or other procedure is required, Escortifys will implement the jurisdiction-specific process.

Where a consumer expressly requests immediate performance of a digital service during a statutory withdrawal period, any reduction or loss of the withdrawal right must comply with the specific consent, acknowledgment, and payment rules applicable in that jurisdiction.

34. No waiver of non-excludable rights

Nothing in this Policy excludes, restricts, or waives a right or remedy that applicable law does not permit Escortifys to exclude, restrict, or waive. If a term conflicts with a mandatory right, the mandatory right controls to the extent of the conflict.

35. Changes and contact

Escortifys may update this Policy for changes in Platform Products, payment processors, taxes, law, subscription rules, refund practices, fraud controls, or geographic availability. Material changes affecting an existing recurring payment will be notified where required by law.

Platform: Escortifys.

Billing and refund support: [TO BE INSERTED]

Charge / transaction support: [TO BE INSERTED]

Legal notices: [TO BE INSERTED]

Operator, merchant, controller, service-address, or similar particulars are disclosed where applicable law requires proactive disclosure and may otherwise be provided in response to an appropriate request.

Appendix A - Product-specific refund matrix

Product	Default cancellation effect	Refund baseline
Recurring Subscription	Cancellation stops future renewal; current paid period ordinarily remains active	Refund where required by law; duplicate/error; material non-delivery; discretionary goodwill
One-Time Featured / Spotlight / Boost	No automatic renewal unless expressly sold as recurring	Ordinarily no change-of-mind refund after material delivery; remedy for material non-delivery
Verification Fee, if charged	Pays for verification process, not guaranteed approval	Billing error/duplicate/technical non-delivery; mandatory rights; ordinarily not refundable merely because genuine verification fails after processing begins
Commercial Advertising	Campaign/order-specific terms may apply	Make-good, credit, pro-rata refund, or other remedy for under-delivery according to campaign terms and mandatory law
Platform Product disabled by Escortifys for legal/platform reasons not caused by purchaser	Product may cease before end of prepaid term	Normally pro-rata refund, replacement, or equivalent credit for materially unused prepaid portion
Account terminated for purchaser breach	Paid feature may end immediately	No automatic refund; retain only amounts lawfully retainable, considering delivered value and mandatory rights

Appendix B - Subscription checkout and cancellation standard

- Show the recurring nature of the plan before purchase.
- Show the exact price or pricing method, currency, billing frequency, and initial/renewal term.
- Include all mandatory Escortifys fees in the displayed price; separately disclose government-imposed taxes where applicable.
- Identify a free-trial or promotional conversion and the post-promotion price before enrollment.
- Obtain affirmative consent to recurring billing; no pre-checked auto-renew box.
- Provide a durable post-purchase acknowledgment with plan, price, renewal timing, and cancellation instructions.
- Provide required trial-ending, annual-renewal, long-term-renewal, and price-change notices.
- Allow online cancellation for online subscriptions through a clear, reasonably direct path.
- Do not force a retention offer, survey, telephone call, or unrelated step before cancellation can be completed.
- Confirm cancellation and state when access ends.
- Implement regional withdrawal/cooling-off functions where mandatory.
- Retain consent and notice records for legally required periods.

Appendix C - Internal legal and implementation notes

INTERNAL - REMOVE BEFORE PUBLIC POSTING

This appendix records current-law research, project assumptions, and payment implementation gates. It should not appear in the final public web version.

C1. Project-record basis

- Historical planning describes Escortifys as a global adult-classifieds platform in which verified escorts can create premium ads and VIP placements can receive higher visibility. That historical document is used only as architecture context and does not establish current pricing, billing intervals, processor, or live payment functionality.
- The approved document set establishes a hard boundary: Escortifys receives money only for Escortifys platform products and never for a user-advertised offline service.
- Do not invent current subscription prices, verification fees, refund windows, payment processor, merchant-of-record structure, or billing descriptor until production details are confirmed.
- The public policy uses Escortifys only; do not add parent brands, ownership genealogy, or operating location as boilerplate.

C2. Canada - pricing and online contracts

The Competition Bureau states that drip pricing - advertising a price that is unattainable because fixed mandatory non-government charges are added later - raises concerns under the Competition Act. The June 2024 amendments further clarify that omitting mandatory fees from advertised prices can be misleading, except for amounts imposed by government on purchasers.

Ontario's Consumer Protection Act, 2002 remains in force as of this draft. For qualifying Internet agreements it requires prescribed pre-contract disclosure, an express opportunity to accept or decline and correct errors, and delivery of a written copy; non-compliance can trigger cancellation rights. Ontario's Consumer Protection Act, 2023 has been enacted but is still not in force as of 23 August 2026.

Implementation consequence: treat transparent total platform pricing and durable checkout records as the baseline across Canada; complete province-specific consumer review before launch. Do not rely on the not-yet-in-force Ontario 2023 Act as present law.

C3. European Union / EEA

The EU Consumer Rights Directive generally provides a 14-day withdrawal period for covered distance service contracts, subject to exceptions and rules concerning performance begun during the withdrawal period. Directive (EU) 2023/2673, applicable through Member State implementing measures from 19 June 2026, added an online withdrawal function for distance contracts concluded through an online interface where a withdrawal right exists.

Implementation consequence: EU checkout must provide required pre-contract information; where the statutory withdrawal right applies, implement the required withdrawal function and durable acknowledgment. Do not assume an immediate digital-service activation automatically eliminates withdrawal rights; obtain the jurisdiction-specific consent/acknowledgment required before relying on an exception or proportionate-payment rule.

C4. United Kingdom

The Digital Markets, Competition and Consumers Act 2024 contains a detailed subscription-contract regime covering key pre-contract information, reminder notices, easy cancellation, cooling-off rights, and related remedies. Current CMA/GOV.UK materials state that the subscription-contract rules are expected to come into force in Spring 2027. They are not yet operative as of 23 August 2026.

Existing UK unfair-commercial-practices and unfair-terms rules remain relevant now. Current CMA guidance emphasizes transparent auto-renewal terms, reasonable cancellation mechanisms, and avoidance of hidden or dripped mandatory pricing.

Implementation consequence: build the checkout/cancellation system now so it can satisfy the coming DMCC subscription regime without a later product redesign, but do not state publicly that the 2027 statutory subscription duties are already in force.

C5. California / United States

California Business and Professions Code section 17602, as amended for contracts entered into, amended, or extended on or after 1 July 2025, requires clear recurring-offer terms, affirmative consent, retained acknowledgment, express affirmative consent, verification of consent for the specified period, prescribed renewal/conversion notices, easy cancellation, online cancellation for online enrollment, notices of material or fee changes, and annual reminders for annual automatic-renewal arrangements.

Implementation consequence: if California consumers can buy a recurring Platform Product, the checkout and account system must be capable of retaining consent evidence and providing the required reminders/cancellation route. Other U.S. states require separate review; do not use California as a proxy for the entire United States.

C6. Australia

The ACCC continues active enforcement against 'subscription traps' under the Australian Consumer Law. In 2025-2026 proceedings and settlements it has emphasized clear upfront disclosure of ongoing subscription fees, truthful cancellation representations, and the risk of misleading consumers about price increases or the ability to cancel.

Implementation consequence: subscription status, ongoing fees, price changes, and cancellation effect must be obvious before Australian purchasers commit. Do not make cancellation technically harder than the promise shown during enrollment.

C7. Global product standard recommended for Escortifys

- One-time products should never silently convert into recurring subscriptions.
- Recurring plans require affirmative consent separate enough to be meaningful.
- Mandatory Escortifys fees belong in the advertised platform price; taxes may be added where government-imposed and clearly disclosed.
- Online subscription = online cancellation.
- Annual renewal: target a 30-day advance reminder unless a jurisdiction requires different timing.
- Free trial or promotional period longer than 31 days: target a reminder about 7 days before conversion unless applicable law requires different timing.
- Material price increase: target at least 14 days' advance notice, or longer where law requires.
- Cancellation should stop future billing immediately at the effective renewal boundary; no intentionally obstructive retention flow.
- No universal 'no refunds' clause. Use product-specific delivery, mandatory rights, duplicate/error, non-delivery, and legal shutdown rules.
- If Escortifys disables a prepaid product for its own legal/platform reasons unrelated to purchaser breach, default to pro-rata refund, replacement, or equivalent credit for the unused prepaid value.
- If account termination follows purchaser breach, refund only what law requires or what exceeds value lawfully retainable; do not use punitive forfeiture as a windfall.

C8. Payment architecture still requiring confirmation

- Payment processor and whether it or Escortifys is merchant of record.
- Exact products sold at launch: Provider subscription, VIP membership, verification fee, Featured, City Spotlight, Homepage Spotlight, Boost, commercial ads, or other.
- Which products are one-time and which auto-renew.
- Monthly, annual, or other billing intervals.
- Trial or promotional pricing, if any.
- Final prices and supported currencies.
- Tax-registration and tax-calculation architecture.
- Final billing descriptor and public billing contact.
- Whether card details are fully processor-hosted.

- Grace period and retry logic for failed subscription payments.
- Commercial-ad campaign and make-good terms.
- Final refund workflow and approval authority.
- Jurisdiction launch matrix for consumer-payment law.

C9. Official/current sources reviewed

- Competition Bureau Canada, Drip Pricing; Guide to the June 2024 amendments to the Competition Act.
- Ontario, Consumer Protection Act, 2002, ss. 37-40; O. Reg. 17/05; Consumer Protection Act, 2023 status page (not yet in force as of this draft).
- European Commission / Your Europe, Consumer Rights Directive and distance-selling withdrawal guidance; Directive (EU) 2023/2673, including Article 11a withdrawal function and application from 19 June 2026.
- United Kingdom, Digital Markets, Competition and Consumers Act 2024; CMA/GOV.UK 2026 materials stating subscription-contract regime expected in Spring 2027.
- California Business and Professions Code s. 17602, amendments applicable to contracts entered into, amended, or extended on or after 1 July 2025.
- Australian Competition and Consumer Commission, 2025-2026 subscription-trap enforcement materials including JustAnswer, HelloFresh/Youfoodz, and Microsoft 365 matters.

Publication status

Document 7 is substantively complete as a global baseline. Before public posting, finalize the actual Platform Products, one-time versus recurring billing model, prices, currencies, taxes, payment processor/merchant-of-record role, trial rules, billing descriptor, cancellation interface, refund workflow, and jurisdiction-specific consumer rules. Then remove Appendix C.