
REFUND & CANCELLATION POLICY

Capture what matters.

Last Updated: 21 August 2026

1. Introduction

This Refund & Cancellation Policy explains how memberships, optional services, additional paid features, cancellations, refunds and billing matters are handled for Echoed Moments. Echoed Moments is operated by Echoed Moments Ltd. By purchasing a membership or paid service through Echoed Moments, you agree to this Policy. Nothing in this Policy affects your statutory rights as a consumer.

2. Memberships, Setup Fees and Optional Services

Echoed Moments may offer free services, paid memberships, optional services, additional storage allowances and other optional paid features. Available tiers, pricing, billing periods, usage limits and included features will be displayed before purchase. Memberships may be offered on a monthly or annual recurring basis. Optional paid features will be charged separately from membership fees, and any applicable charges will be clearly displayed before purchase.

3. Cancelling Your Membership

You may cancel your membership at any time through your account settings or by contacting Echoed Moments. When you cancel, your membership will remain active until the end of your current billing period, no further recurring payments will be taken, and you will continue to have access to paid features until the end of the period already paid for. Cancellation does not automatically entitle you to a refund, except as set out in Section 6 or as required by law.

4. Monthly Membership Plans

Monthly memberships are billed in advance and have no minimum contract term. If you cancel a monthly membership, it will remain active until the end of the current billing period, future payments will be cancelled, and no partial refunds will be provided for unused time within that period, save as required by law.

5. Annual Membership Plans

Annual memberships are billed in advance for a twelve-month period. If you cancel an annual membership, it will remain active until the end of the paid term and future renewals will be cancelled. Refund requests for annual plans will be considered in accordance with Sections 6 and 7 of this Policy.

6. Fourteen-Day Cooling-Off Period

If you purchase a membership or other digital service as a consumer, you have the right to cancel within 14 days of purchase under consumer protection law.

If you ask us to begin providing the service during this 14-day period, you acknowledge that provision will begin immediately. If you then cancel within the 14 days, you may be charged a proportionate amount for the service actually provided up to the point you told us you

wished to cancel. You will not lose your right to cancel simply because you have begun using the Platform or uploaded content. Nothing in this Policy removes or reduces your statutory cancellation rights.

7. Refund Requests

Echoed Moments aims to be fair and reasonable when considering refund requests. Refunds may be considered where a duplicate payment has been taken; a billing error has occurred; a technical issue has prevented access to the service; the service purchased cannot reasonably be provided; or exceptional circumstances exist, as determined by Echoed Moments acting reasonably and in accordance with applicable law. Refund requests should be submitted within 30 days of the relevant payment, and all requests will be reviewed on a case-by-case basis.

8. Non-Refundable Circumstances

Outside the 14-day cooling-off period described in Section 6, and except where a refund is required by law, refunds will generally not be provided where:

- A user simply changes their mind after substantial use of the Platform.
- A membership renewed automatically after the user was informed of the automatic renewal at the time of purchase.
- A user no longer requires the service.
- Optional paid features, additional storage allowances or increased data capacity have already been activated or provided.
- Account restrictions result from breaches of our Terms & Conditions or Acceptable Use Policy.

This section does not affect your statutory right to cancel within the 14-day cooling-off period, or any other refund required by law.

9. Failed Payments

Where a payment cannot be successfully collected, access to membership features may be restricted and Echoed Moments may attempt to collect payment again. The account will then enter a 12-month preservation period, during which your content is preserved and you may reactivate your membership or export your content. Reactivation charges may apply if the account is later reactivated.

If payment remains outstanding at the end of the 12-month preservation period, the account may be closed and content returned to you and then removed, in accordance with our Terms & Conditions and Privacy Policy. Stored content will not be deleted immediately as a result of a failed payment.

10. Account Closure

Users may request closure of their account at any time. Closing an account may result in loss of access to stored content, cancellation of future scheduled deliveries, removal of recipient information, permanent deletion of memories and messages where requested, and loss of access to active membership features. Once an account and its associated content have been permanently deleted, Echoed Moments may be unable to recover that information. You are responsible for exporting any content you wish to keep before requesting closure.

11. Refund Processing

Where a refund is approved, it will normally be issued to the original payment method and processed within 14 days of approval, although the time taken for funds to appear may depend on the payment provider or financial institution.

12. Changes to This Policy

Echoed Moments may update this Refund & Cancellation Policy from time to time to reflect changes to the Platform, applicable law, regulatory requirements or our operational practices. The latest version will always be available through the Platform and website. Where changes are material, we may notify members using the contact details associated with their account.

13. Contact Us

For membership, cancellation or refund enquiries, please contact us using the details below.

Echoed Moments Ltd.

Email: info@echoedmoments.co.uk Website: www.echoedmoments.co.uk

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