

Refund and Cancellation Policy

Effective Date: 29 October 2025

This Refund Policy describes how **J Produce Technology** (Registration No: RA0112500-D) ("we," "us," or "our") handles cancellations, refunds, and billing disputes in connection with your use of our RakyatPOS mobile application and related services (collectively, the "Service").

By subscribing to our Service, you agree to this policy.

1. No Refunds

All fees and payments are final and non-refundable.

Because RakyatPOS provides instant access to software services and digital data processing, we do not offer refunds or credits for:

- Partial months of service (e.g., if you cancel halfway through a billing cycle).
- Unused service periods.
- Accidental renewals (it is your responsibility to cancel before the renewal date).
- Fees paid prior to the termination of your account for any reason.

2. Subscription and Auto-Renewal

Our Service is billed in advance on a recurring basis (e.g., monthly or annually).

- **Auto-Renewal:** To ensure your business operations are not interrupted, your subscription automatically renews at the end of each billing cycle.
- **Authorization:** By adding a payment method, you authorize us to charge the applicable subscription fees automatically on the renewal date.

3. Cancellation Policy

You may cancel your subscription at any time.

- **How to Cancel:** You can cancel your subscription by contacting us at support@jproduce.com.my at least 3 business days before your renewal date.

- **Effect of Cancellation:** If you cancel, your subscription will remain active until the end of your current paid billing period. You will not be charged for the *next* cycle, but previous charges will not be refunded.
- **Data Export:** Please remember to export your data before your subscription ends. As per our Terms of Service, data may be deleted 60 days after your subscription expires.

4. Chargebacks and Disputes

We take fraud and payment abuse seriously.

- If you believe there has been a billing error, please contact **support@jproduce.com.my** immediately so we can resolve it.
- **Chargeback Penalty:** If you initiate a chargeback or payment dispute with your bank or credit card provider without contacting us first, we reserve the right to **immediately suspend or terminate your account**. Service will only be restored once the dispute is resolved and any incurred bank fees are paid.

5. Changes to This Policy

We reserve the right to modify this Refund Policy at any time. Changes generally take effect for the next billing cycle. We will provide reasonable notice of any material changes as required by our Terms of Service.

6. Contact Us

If you have any questions, please contact us at:

J Produce Technology (RA0112500-D)

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