

BOW

Progress Better

Balance of Wholeness

Payments - Cancellation - Refund

Process and Terms

MSiQA LLC · Version 1.0 · Effective: July 2026

5. Payments - Subscription Plans & Pricing

MSiQA receives payments or fees for its variety of services.

IT Consultant service : MSiQA submit invoice to customer after the mutual agreement and customer approval. The invoice will be processed by the customer within agreed processing time. There is no cancellation and refund applicable.

BOW Progress Better (BOW): Mobile application receives payments from user paid subscription. Please refer to the Subscription-Cancellation-Refund policy.

5.1 Plan Overview

BOW offers free and premium subscription tiers. Premium plans are billed on a recurring basis and unlock the full BOW feature suite including all Kada-UL features, Me-Mine habit tracking features and advanced History insights.

Plan	Billing Interval	Description
BOW Free	No charge	Core features with no or limited AI insights and session history
BOW Premium Monthly	Monthly (recurring)	Tier based Full feature access, billed each month
BOW Premium Yearly	Annual (recurring)	Full feature access, billed annually at a discounted rate

Current pricing is displayed within the App at the time of purchase and on the BOW website. Prices may vary by region and are shown in local currency based on your App Store country setting.

5.2 Free Trial

Where a free trial is offered, no payment detail required and you will not be charged during the trial period. At the end of the trial, access will be limited. And BOW will begin billing automatically unless you cancel before the trial ends. The free trial period is specified at the time of sign-up.

5.3 Payment Processing

- USA & Canada users: payments processed by Stripe. Accepted methods include Visa, Mastercard, American Express, Discover, Apple Pay, and Google Pay.
- India and Asian market users (India, Singapore, Malaysia, UAE, Nepal, Sri Lanka, Bangladesh, Philippines): payments processed by Razorpay. Accepted methods include UPI, UPI Autopay, Paytm, PhonePe, Amazon Pay, Net Banking, and major debit/credit cards.
- Your payment method is automatically selected based on your billing country — no manual selection is required.
- All payment processing is PCI DSS Level 1 compliant. BOW never stores raw card numbers or CVV codes.
- Applicable taxes (including GST for Indian users) are calculated and shown at checkout.

5.4 Subscription Renewal

Subscriptions renew automatically at the end of each billing period. You will receive a renewal reminder notification at least 3 days before your renewal date. Renewal is charged to the same payment method used at the time of original purchase unless you update your payment method in the App or through your device's App Store settings.

6. Cancellation & Refund Policy

6.1 How to Cancel

You may cancel your BOW subscription at any time through any of the following methods:

- In-App: Navigate to Profile → Subscription → Cancel Subscription
- iOS App Store: Settings → [Your Name] → Subscriptions → BOW → Cancel
- Google Play Store: Play Store → Account → Payments & Subscriptions → Subscriptions → BOW → Cancel
- Email: Send a cancellation request to admin@msiqa.com from your registered email address

Cancellation takes effect at the end of your current billing period. You retain full access to premium features until that date. BOW does not charge an early cancellation fee but adjust the prorated promotional discounts, and tax/transaction fees if any.

6.2 Refund Eligibility

BOW's refund policy is designed to be fair, transparent, and prorated where applicable. The following rules apply:

Scenario	Refund Treatment
Within 7 days of first purchase (no trial used)	Full refund of the subscription fee paid, upon request. Applicable only to the first subscription purchase — not to renewals.
Cancellation after 7 days of Monthly Plan	No refund for the current billing month. Access continues to the end of the period. No further charges after cancellation.
Cancellation — Half-yearly, Annual Plan (Prorated Refund)	A prorated refund is issued for the remaining full calendar months of the annual subscription, starting from the next billing month, after deducting: (a) the value of any promotional discount applied at purchase, and (b) tax/transaction fees if any. Partial months already commenced are not refunded.
Free trial period — cancelled during trial	No charge and no refund required — you were not billed during the trial.
Technical failure preventing access	If a verified technical failure on BOW's part prevented access to premium features for more than 72 consecutive hours, a prorated credit or refund for the affected period will be issued upon request and investigation.

6.3 Prorated Refund Calculation — Annual Plan

When a prorated refund is due on an annual subscription, the amount is calculated as follows:

Prorated Refund Formula

Step 1 — Effective price paid: Annual price paid minus value of any promotional discount applied at signup

Step 2 — Per-month cost: Effective price ÷ 12 months (or ÷ number of paid months, excluding trial months)

Step 3 — Months consumed: Count of full months already elapsed since the paid start date (trial period excluded from refund)

Step 4 — Remaining months: 12 minus months consumed (only full future calendar months from the next billing month onwards)

Refund Amount = (Per-month cost × Remaining full months) - (Prorate promotion discount + tax/transaction fee)

6.4 Important Refund Notes

- Refunds are processed to the original payment method within 5–10 business days for Stripe (USA/Canada) and 7–15 business days for Razorpay (India/Asia), subject to your bank's processing times.
- BOW does not control the timing of refund posting to your account — this is managed by your bank or card issuer.
- If you subscribed through the Apple App Store or Google Play Store, refunds are subject to Apple's or Google's refund policy and must be requested through those platforms.
- Refund requests must be submitted within 60 days of the charge date. Requests after 60 days will not be processed.

- Accounts found to have abused the refund policy (multiple subscriptions and refund cycles within a 12-month period) may be restricted from future free trial eligibility.

7. Data Sharing & Third Parties

7.1 Payment Processors

Payment data is shared only with our certified payment processing partners — Stripe (for USA & Canada) and Razorpay (for India and Asian markets). Both are PCI DSS Level 1 certified. Razorpay is additionally RBI (Reserve Bank of India) licensed as a Payment Aggregator, required for processing Indian transactions. Neither processor receives any health, wellness, or self-reflection data.

7.2 AI Provider

BOW may use Anthropic Claude (Claude-Sonnet or similar model) or other AI provider to generate personalized AI insights. Only anonymized, aggregated, non-PII data is transmitted to Anthropic's API, strictly as described in Section 3.2 of this Policy. Anthropic does not receive any personally identifiable information about BOW users.

7.3 Cloud Infrastructure

BOW's backend is hosted on Amazon Web Services (AWS) in the United States for now. AWS processes data as a data processor on behalf of MSiQA LLC under AWS's standard data processing agreement. This may change to other Cloud infrastructure service providers such as Microsoft Azure (Azure) or Google Cloud Platform (GCP). Users or subscribers may not notice the change in the cloud infrastructure and MSiQA may not give prior notice to the users.

7.4 We Do Not Sell Your Data

MSiQA LLC does not sell, rent, trade, or monetize your personal information to any third party for their marketing purposes. BOW products are advertising-free. We do not use your data for targeted advertising.

8. User Rights & Controls

Depending on your location, you may have the following rights regarding your personal data:

Right	How to Exercise
Access — request a copy of your mobile app data	Email admin@msiqa.com — raw data effort will be shared upon request and proceed to deliver data on user consent.
Correction — update inaccurate data	In-App via Profile settings, or contact support
Deletion — request account and data erasure	In-App Account Deletion or email admin@msiqa.com

Portability — receive your data in a portable format	Email admin@msiqa.com with subject "Data Export Request" - export in a portable format and coordination effort will be shared upon request and proceed to deliver data on user consent.
Restriction — limit how we use your data	Contact admin@msiqa.com , as mentioned no PII captured in BOW and not sharing PII data to third party
Withdraw consent — at any time	Cancel subscription and delete account; AI processing uses anonymized data only
Complaint — lodge a complaint with a regulator	US users: FTC. India users: MeitY. EU users: your national DPA
Community Chat Group	Based on premium level, be part of a community chat group. Remove or restrict access if misuse or abuse or personal advertising or marketing in the BOW community group or foul language or target any other users or verbal assault.

8.1 Minors (Users aged 14–17)

BOW is designed to serve users aged 14 and above. Users aged 14–17 must have parental or guardian consent to use the App and create an account. Parents or guardians may contact admin@msiqa.com to review, request modification of, or delete data associated with a minor's account. BOW does not knowingly collect data from children under 14. If we become aware that a user is under 14, the account will be suspended and data deleted promptly.

8.1 All Users aged 18 and above - Delete account request

If you would like to delete your account and all associated data for our mobile application, you can submit a request by sending an email from your registered account email address to our support team at admin@msiqa.com with the subject line "Account Deletion Request". Once your request is received and verified, we will permanently delete your user profile and associated personal data from our servers within 7 to 30 business days. Please note that some information may be retained if required by law or for legitimate business record-keeping purposes.

9. Consent

9.1 Consent to This Policy

By using BOW, you consent to the collection, use, and processing of your information as described in this Policy. This consent is given at the time of account creation and is reconfirmed upon each app update that introduces material changes to this Policy.

9.2 In-App Consent Checkpoints

BOW obtains explicit in-app consent at the following points:

- Account registration: acceptance of this Privacy Policy and Terms of Use
- Subscription checkout: acknowledgment of subscription terms, auto-renewal, and refund policy
- First use of AI features (BOW-Avatar / History Insights): consent to anonymized data processing for AI insight generation
- Push notification opt-in: separate, optional consent at the time of first relevant prompt

9.3 Withdrawing Consent

You may withdraw your consent at any time by cancelling your subscription and requesting account deletion. Note that withdrawal of consent does not affect the lawfulness of processing carried out before the withdrawal. Certain data may be retained for legal and compliance obligations (e.g., payment records) as described in Section 4.3.

10. Cookies & Tracking

The BOW mobile application does not use browser cookies. Anonymous analytics may be collected using device-level identifiers in a manner compliant with Apple's App Tracking Transparency (ATT) framework and Google Play's privacy policies. You may opt out of analytics data collection in App Settings → Privacy Controls.

11. International Data Transfers

BOW serves users in the United States, Canada, India, and Southeast Asia. Data is stored on AWS or other Cloud infrastructure in the United States. Where data is transferred internationally, BOW ensures appropriate safeguards are in place, including standard contractual clauses for EU/UK users where applicable. By using BOW, users outside the US acknowledge that their data may be transferred to and processed in the United States. As provided in the above section, no PII data capture or transfer in BOW.

12. Changes to This Policy

MSiQA LLC reserves the right to update this Policy at any time. Material changes will be communicated via in-app notification and email to your registered address at least 14 days before the changes take effect. Continued use of BOW after the effective date of a revised Policy constitutes acceptance of the updated terms. The current version of this Policy is always available within the App at Profile → Legal → Privacy Policy.

13. Contact Us

Email: admin@msiqa.com or admin@msiqa.com

Response time: Within 5 business days for all data privacy. If subscription payment, cancellation, or refund requests in the bow app, will be responded within 5 business days.

BOW — Balance of Wholeness

Privacy-first. Zero PII in AI. Your data, your control.

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