

PANScout Refund and Cancellation Policy

Version 1.1

Effective date: 30 August 2026

1. Scope

This Policy applies to business and professional purchases of PANScout from Noema Ltd, company number 125308, registered office 8/5 Naval Hospital Hill, Gibraltar.

PANScout is not offered for personal or consumer use. Nothing in this Policy excludes or restricts a right that applicable law does not allow the parties to exclude.

This Policy forms part of the PANScout Terms of Sale and should be read with the order confirmation and Software Licence Agreement.

2. How to contact us

For a cancellation, refund, duplicate payment or invoice question, contact billing@panscout.com from the original order email or use the authenticated account action where available.

Include the order or invoice reference, customer organisation and a short explanation. Do not send full payment card numbers, customer files, scan findings or licence signing material.

We may request proportionate verification before changing an order, resending a licence or issuing a refund.

3. Cancelling renewal

Cancelling renewal prevents a future renewal; it does not end or refund the current paid Licence Period.

For an automatically renewing order, cancellation must be completed through the available account, payment-provider or billing route before the renewal charge is processed. We will record the subscription as ending at the close of the current paid period.

A manually renewed or payable-invoice licence does not renew unless a new period is ordered and paid.

After cancellation, the current signed Licence File remains usable until its stated expiry. At expiry, PANScout blocks new scans but leaves existing local history, findings, notes and reports readable.

4. Fourteen-day first-purchase goodwill refund

A customer may request a full refund of its first PANScout paid licence purchase within 14 calendar days after the order date. This is a contractual goodwill policy for qualifying business customers, not a statement that the customer purchased as a consumer.

The goodwill refund:

- applies once to the first paid Business, Team or Consultant licence purchased by the customer organisation;
- does not apply to renewals, additional installation packs, upgrades or replacement orders;
- must be requested from the original order email within the 14-day period; and
- requires the customer to stop using PANScout under that paid licence and delete the Licence File and installed copies, other than records it must lawfully retain.

We may refuse repeated or abusive attempts to obtain the first-purchase refund through related accounts, organisations or payment identities. This does not affect refunds required by law or the other remedies below.

5. Duplicate or incorrect charges

We will refund a verified duplicate charge or an amount taken in error. Where only part of an order is incorrect, we may refund or correct that part.

The customer should report an unexpected or duplicate charge promptly to billing@panscout.com so we can investigate it with the payment provider.

6. Failed licence delivery

If cleared payment is confirmed but the licence is not delivered, contact support@panscout.com from the original order email. We will use reasonable efforts to verify the order and resend or make the licence available through the authenticated account.

If we cannot deliver a valid paid licence within a reasonable period after verification, the customer may receive a full refund for the undelivered order.

Email filtering, an incorrectly entered address or loss of control of the order inbox may require additional verification but does not authorise disclosure to a different address without appropriate checks.

7. Material defects

If a Supported Release has a reproducible material defect that prevents the documented core product from being used, the customer should contact support@panscout.com with the privacy-safe diagnostic export, affected version, operating system and reproduction steps.

The customer must not attach source files, full card numbers, scan databases or evidence reports.

We may first offer reasonable troubleshooting, correction, replacement or an alternative supported release. If the material defect cannot be remedied within a reasonable period, we may provide a full or proportionate refund appropriate to the affected paid period.

Coverage gaps caused by encrypted, inaccessible, corrupt, excluded, unsupported or poor-quality source material do not by themselves establish a product defect. PANScout does not guarantee detection of every card number or inspection of every possible file variation.

8. Renewals, additional packs and upgrades

Renewal payments, additional installation packs and upgrades are not covered by the 14-day first-purchase goodwill refund.

They may still be refunded where:

- the charge was duplicate or incorrect;
- the resulting paid entitlement was not delivered and could not be remedied;
- an unresolved material defect justifies a refund;
- the payment provider or Noema Ltd approves an exceptional commercial remedy; or
- applicable law requires it.

A cancellation request received after a renewal charge has been processed normally stops the following renewal rather than refunding the new period, unless one of these grounds applies.

9. Bank-transfer and payable-invoice orders

An unpaid invoice may be cancelled by notifying billing@panscout.com. No paid licence is issued until cleared funds are matched to the invoice.

After cleared funds and licence issuance, the same first-purchase, delivery, defect and renewal rules apply. A refund will normally be returned to the verified originating account. Bank and currency-conversion charges outside our control may not be recoverable.

10. Refund processing

Approved card refunds are sent through the original payment provider and normally to the original payment method. Bank-transfer refunds require verified account details through an approved process.

We will initiate an approved refund without undue delay. The time for funds to appear is controlled partly by the payment provider and financial institutions. We do not charge a refund administration fee, although third-party bank or currency charges may apply to a bank-transfer refund where permitted.

An invoice, account and licence record may be retained after refund where needed for accounting, fraud prevention, security, dispute or legal obligations.

11. Offline licences after refund or dispute

A PANScout Licence File is designed to work offline and cannot reliably be switched off remotely.

When a refund ends the customer's paid entitlement, the customer must stop using and delete the relevant Licence File and installed copies. Our systems may mark the order and licence family as refunded or under review, prevent future grants or renewals, and require additional review before licence recovery.

We will not state that an already delivered offline file has been technically revoked when it has not. The contractual obligation to stop use is separate from the file's technical expiry.

12. Chargebacks and payment disputes

The customer should contact billing@panscout.com before starting a chargeback so we have an opportunity to investigate an error, non-delivery or defect.

A chargeback or payment dispute may cause the order and future fulfilment to be placed under review. We may provide the payment provider with limited order, delivery, account and communication evidence needed to respond. We do not provide scan files or findings because the PANScout service does not receive them.

A chargeback does not create a second refund entitlement. Fraudulent or abusive disputes may result in rejection of future orders, without restricting rights that cannot lawfully be excluded.

13. Changes to this Policy

The version accepted for an order governs that order and paid period. We may update this Policy for future purchases and renewals. A material change affecting an active automatic renewal will be communicated before it applies where appropriate.

14. Governing law

This Policy is governed by the law of Gibraltar and the dispute provisions in the PANScout Terms of Sale.

15. Contact

Billing and refunds: billing@panscout.com

Product and delivery support: support@panscout.com

Legal and privacy: legal@panscout.com

Noema Ltd, 8/5 Naval Hospital Hill, Gibraltar