Subscription Leak Audit Terms (Version 1.5)

Sold by Justin Borders, Michigan, USA. Contact: Justin.borders@outlook.com

1. Client Service Agreement

Subscription Leak Audit: Terms of Service. Version 1.5. Effective November 21, 2026.

These terms are a contract between you and Justin Borders ("we," "us"). You accept them by checking the "I agree" box at checkout before you pay. If we sell to you another way, you accept them by replying "I agree" to our email before we send you a payment link.

1. **What we do.** You send us CSV exports of your bank or card transactions. We review them and send you an Excel workbook that lists the charges that look recurring, their estimated yearly cost, and a checklist for canceling them. After you pay, we email you a private upload link. Delivery is by email within 5 business days after we receive usable files. If we don't receive usable files within 30 days after you pay, we may cancel your order and refund you in full.
2. **What we don't do.** We never ask for, accept, or use your logins, passwords, or full account numbers. We do not cancel anything for you, contact your providers, or move money. You decide what to keep or cancel, and you do the canceling.
3. **Your part.** You must be at least 18 years old, live in the United States, and allowed to share the files you send. If you don't meet these requirements, tell us before you upload anything and we will refund you in full. You agree to send only CSV exports, upload them only through the private OneDrive link we send you after you pay, and remove or mask full account numbers when you can. If your files are incomplete, the results will be incomplete too.
4. **Price.** $20 per audit, paid in advance at checkout through our Payhip store, or through Ko-fi or a PayPal invoice if we offer you one of those instead. Prices are in US dollars. Any tax the checkout adds is shown before you pay.
5. **Refunds.** See the Refund Terms.
6. **Automated tools.** Your files are processed with automated software tools, including AI, run from our secured computer. Some of these tools are services provided by other companies, and they handle data under their own terms. We use your files only to perform your audit, and a person reviews the results before delivery.

7. **Accuracy.** We work carefully, but we cannot promise to find every recurring charge, and we cannot promise that any merchant will let you cancel or will refund you. Savings figures are estimates based on your files. We do not promise that you will save any particular amount, or any money at all.
8. **Ownership.** The workbook is yours to use for personal and household purposes. Our templates, formulas, and layout remain ours.
9. **Limit of liability.** As far as the law allows, our total liability for any claim is limited to the amount you paid us for the audit. We are not liable for indirect or consequential losses, such as a charge you chose not to cancel. Nothing in these terms limits rights that your state's law does not allow us to limit.
10. **Disputes.** Please email us first at Justin.borders@outlook.com, and we will try to fix the problem within 14 days. Michigan law governs these terms. Either of us may use small claims court in the county where you live or in Macomb County, Michigan.
11. **Changes.** The terms in effect when you pay apply to your order.
12. **Contact.** Justin.borders@outlook.com

2. Refund Terms

- **Full refund if we haven't started.** You can cancel for a full refund at any time before we begin working on your files.
- **Fix or refund if we fall short.** If we deliver late (after 10 business days) or the workbook is materially defective, we will fix it or refund you.
- **Otherwise, no refund after delivery.** The audit is a completed service, so other refunds aren't available once it's delivered.
- **How you're paid.** Approved refunds go back to your original payment method, through the checkout you used, within 10 business days after we approve them.
- **Your rights are not affected.** These refund terms are in addition to any rights you have under the law.

3. Privacy and Data-Handling Notice

What we collect: your name, your email address, the payment record from the checkout you used (we never see your full card number), and the transaction files you send, which show merchants, dates, amounts, and possibly partial account details. **Why:** only to perform your audit, deliver it, give support, and handle refunds. **What we don't do:** we don't sell your information, use it for advertising, or use it to build marketing lists. We don't share it except with: - service providers who help us run the service: Payhip, Ko-fi, PayPal, and Stripe for checkout and payment, Microsoft (Outlook and OneDrive) for email and file storage, and the providers of the automated and AI tools that process your files (they handle data under their own terms); and - anyone the law requires us to share it with.

We will email you about marketing only if you opt in separately. **How we protect it:** - **Storage and access:** encrypted storage, accounts protected by multi-factor authentication, and access limited to the person doing your audit. - **Devices:** no files on shared or work devices. - **Automated and AI tools:** your files are processed with automated tools, including AI, run from our secured computer. We don't use your files for anything except your audit. - **Uploads:** files come in only through a private OneDrive request-files link. Please don't email them.

How long we keep it: we delete your transaction files and your workbook, including the copies we control in email, storage, and backups, within 30 days after delivery. Payment records are kept as long as tax law requires, generally up to 7 years. You can ask us to delete your files sooner. **If something goes wrong:** if your information is breached, we will notify you as the law requires. **Your choices:** email us to access, correct, or delete your information. **Contact:** Justin.borders@outlook.com

4. Disclaimer

The Subscription Leak Audit is an informational organizing service. It is **not financial, investment, tax, legal, or credit advice**, and we are not licensed advisors. Decide for yourself whether to keep or cancel any service. Before canceling, check the provider's terms for cancellation fees, contract terms, or lost benefits. For advice about your particular situation, consult a qualified professional.