Refund and Cancellation Policy

CreamyPeach (creamypeach.com) is operated by **PEACHCREAM S.R.L.**, a company registered in Romania (Trade Register no. J2026041854006, CUI 55048995), with its registered office at Șoseaua Iancului nr. 53, bl. 102B, sc. C, et. 7, ap. 111, Sector 2, Bucharest, Romania ("**CreamyPeach**", "**we**", "**us**", "**our**").

Version: 1.1 | **Effective date:** 30 October 2026 | **Contact:** billing@creamypeach.com

This Policy explains what you pay for on CreamyPeach, how billing and renewals work, how to cancel, and when you are and are not entitled to a refund. It forms part of our Platform Policies and should be read together with our Terms of Service. Nothing in this Policy limits any right that you have under mandatory consumer-protection law in your country of residence.

1. What you can buy

Everything you buy on CreamyPeach, you buy from PEACHCREAM S.R.L., which is the seller and merchant of record for all purchases on the platform. Creators are independent providers of content-creation services to CreamyPeach; the content they produce is sold on the platform, and they are paid a content-creation service fee calculated as a share of the revenue from it under the Creator Agreement.

- **Subscriptions** give you access to a creator's subscriber-only content for a fixed period of **1 month, 6 months or 12 months**, at the price shown on the creator's page and at checkout.
- **Wallet top-ups** add a prepaid balance to your CreamyPeach wallet. Your wallet balance is a prepayment to CreamyPeach: it can be used only on CreamyPeach, to buy pay-per-view content and to send tips; it cannot be transferred to anyone else, does not earn interest, and cannot be withdrawn as cash except where this Policy or the law provides for a refund.
- **Pay-per-view ("PPV") content** is individual content that you unlock permanently (for as long as it remains on the platform) by paying from your wallet balance.
- **Tips** are voluntary payments that you make to CreamyPeach from your wallet balance in appreciation of a creator; the tip is credited to that creator's earnings under the Creator Agreement.

All prices are shown in **US dollars (USD)**. Prices shown to you include any value-added tax (VAT) or similar tax that we are required to collect in your country; the tax amount is itemised at checkout before you confirm your purchase. Where we are not required to collect tax in your country, local taxes, if any, are your responsibility. Your bank or card issuer may apply currency-conversion charges if your card is not denominated in USD.

2. How billing works

2.1 Subscriptions renew automatically

When you subscribe, your card is charged the full price of the period you chose (1, 6 or 12 months), and we send you a confirmation email setting out the price, the renewal period, the next renewal date and how to cancel. **Your subscription renews automatically** at the end of each period, for the same period and at the then-current price, unless you cancel before the renewal date. We send you an email reminder at least **7 days before** each renewal of a 6-month or 12-month subscription, and we notify you of any price change at least 14 days before it applies to you.

2.2 Wallet top-ups are charged once

A top-up is a single charge to your card for the amount you choose. There is no automatic top-up and no recurring charge.

2.3 PPV purchases and tips are taken from your wallet

PPV purchases and tips are deducted from your wallet balance at the moment you confirm them. We do not charge your card for PPV purchases or tips.

2.4 Your statement

Card charges appear on your bank or card statement under the discreet billing descriptor shown to you at checkout. The descriptor does not include the words “CreamyPeach” or any reference to adult content. If you do not recognise a charge, contact us at billing@creamypeach.com before contacting your bank: we can identify any charge from our records within one business day.

3. How to cancel a subscription

You can cancel a subscription at any time, in a few clicks, without contacting anyone:

1. Log in and go to **Settings → Subscriptions**.
2. Select the subscription and click **Cancel subscription**.
3. Confirm. You will receive a cancellation confirmation by email immediately.

When you cancel, your subscription **does not renew**. You keep access to the creator’s content until the end of the period you have already paid for, after which access ends. No further charges are made.

If you cannot access your account, email billing@creamypeach.com with the subject line “Cancel subscription” from the email address registered to your account and we will cancel it for you within one business day.

Cancelling a subscription does not close your account and does not affect your wallet balance or any PPV content you have already unlocked.

4. Refunds

4.1 General rule

Because everything sold on CreamyPeach is digital content that is delivered to you immediately and cannot be returned, **all purchases are final and non-refundable**, except as set out in Sections 4.2 to 4.5 below or as required by the mandatory law of your country.

In particular:

- **Subscriptions** are not refunded in whole or in part if you cancel during a subscription period (subject to the 14-day withdrawal right for EU and UK consumers in Section 4.2), if you stop using the platform, or if the creator posts less often than you expected.
- **Wallet top-ups** are not refundable once credited to your wallet, except as provided in Sections 4.2, 4.3 and 6. Your balance does not expire while your account is open and can be spent at any time.
- **PPV purchases** are final once the content has been unlocked.
- **Tips** are voluntary gifts and are final once sent.

4.2 Consumers in the European Union and the United Kingdom – right of withdrawal

If you are a consumer in the European Union or the United Kingdom, you have the right to withdraw from a distance contract within 14 days without giving a reason, subject to the rules below, which follow Directive 2011/83/EU (in Romania, Government Emergency Ordinance no. 34/2014) and the equivalent UK rules.

- **Pay-per-view content and tips** are digital content supplied immediately and not on a tangible medium. When you confirm a PPV purchase or a tip, you will be asked to confirm that **you request immediate supply and acknowledge that you thereby lose your right of withdrawal**. We send you a confirmation of this acknowledgement by email. Once the content has been unlocked or the tip sent, there is no right of withdrawal.
- **Subscriptions** are a digital service. When you subscribe, you will be asked to confirm that you want access to begin immediately. You may still withdraw within **14 days of the start of the subscription** by emailing billing@creamypeach.com with the subject line “Withdrawal” and a clear statement that you withdraw (you may use the model form in Section 8). We will refund the price paid less an amount proportionate to the days of access you had before you told us you were withdrawing. After the 14 days, Section 4.1 applies and cancellation takes effect at the end of the paid period.
- **Wallet top-ups.** You may withdraw from a top-up within **14 days of the top-up** by emailing billing@creamypeach.com with the subject line “Withdrawal” and a clear statement that you withdraw. We will refund the part of that top-up that you have not spent. Balance that you have spent on PPV content or tips is governed by the first bullet above.

Refunds under this Section are made within 14 days of receiving your withdrawal, to the payment method you used. These rights apply in addition to, and do not reduce, your rights under Sections 4.3 to 4.5.

4.3 Errors and problems caused by us

We refund in full, to your original payment method, if:

- you were charged twice for the same purchase, or charged an amount different from the price shown at checkout;
- you were charged after you cancelled a subscription in accordance with Section 3;
- content that you paid for was not delivered to you because of a technical fault on our side that we were unable to resolve within 48 hours of your report; or
- we close your account, or discontinue the platform, other than because of your breach of our Terms of Service or Platform Policies — in which case we also refund any unspent wallet balance.

Please report any such problem to billing@creamypeach.com within 30 days of the charge, with the date and amount of the charge, so that we can investigate. We respond to refund requests within **5 business days** and, where a refund is due, issue it within **14 days**. Refunds are made to the original payment method and typically appear on your statement within 5–10 business days, depending on your bank.

4.4 Content removed from the platform

If PPV content that you unlocked is removed from the platform because the creator removed it, because the creator's account was closed, or because we removed it under our Platform Policies, we do not refund the purchase, because you received the content at the time of purchase. If a creator's account is closed, or a creator stops publishing on the platform, during your subscription period, we will refund the unused portion of your subscription to your original payment method or, if you prefer, credit it to your wallet.

4.5 Fraud and unauthorised use

If you believe that your card was used on CreamyPeach without your authorisation, contact us immediately at billing@creamypeach.com. We will investigate within one business day, block the account concerned, and refund charges that we determine to have been unauthorised.

5. Chargebacks and payment disputes

Please contact us before disputing a charge with your bank: in almost every case we can resolve the issue faster than a dispute process. If you make a chargeback or payment dispute for a purchase that you did make, and that is not refundable under this Policy, we may suspend or close your account and recover the disputed amount and any associated costs from your wallet balance or otherwise, to the extent permitted by law. Repeated or fraudulent chargebacks are reported to our payment partners.

6. Closing your account

You can close your account at any time from **Settings → Account**. Closing your account cancels all active subscriptions (without a refund for the current period, except as provided in Section 4.2) and permanently removes your access to any content you unlocked. If you have an unspent wallet balance when you close your account, we refund it to your original payment method within 14 days of your request; we will ask you to confirm the refund before your account is closed. If your account is closed by us because of your breach of our Terms of Service or Platform Policies, any unspent balance is refunded to the extent required by the mandatory law of your country, and we may deduct from it amounts you owe us. If your account is closed by us for any other reason, Section 4.3 applies.

7. Creator earnings

This Policy covers payments made by fans. The terms on which creators are paid their content-creation service fee (85 % of the revenue from their content as defined in the Creator Agreement, with CreamyPeach retaining a 15 % platform commission), and the circumstances in which fees may be withheld, reversed or forfeited, are set out in the Creator Agreement.

8. Model withdrawal form (EU and UK consumers only)

Complete and return this form only if you wish to withdraw from a contract in the circumstances described in Section 4.2.

> To: PEACHCREAM S.R.L., Șoseaua Iancului nr. 53, bl. 102B, sc. C, et. 7, ap. 111, Sector 2, Bucharest, Romania; billing@creamypeach.com
>
> I hereby give notice that I withdraw from my contract for the supply of the following digital content/service: _____
>
> Ordered on: _____
>
> Name of consumer: _____
>
> Address of consumer: _____
>
> Email address registered with CreamyPeach: _____
>
> Signature of consumer (only if this form is notified on paper): _____
>
> Date: _____

9. Complaints and dispute resolution

If you are unhappy with how we have handled a payment, refund or cancellation, email billing@creamypeach.com with the subject line “Billing complaint”. We will acknowledge your complaint within 24 hours and respond within 5 business days. Consumers in Romania may also contact the National Authority for Consumer Protection (ANPC, anpc.ro); consumers elsewhere in the European Union may contact their national consumer authority or European Consumer Centre. Nothing in this Policy prevents you from bringing a claim before the courts of your country of residence where the law gives you that right.

10. Changes to this Policy

We may update this Policy from time to time. The current version is always available at creamypeach.com. Changes that affect existing subscriptions will be notified to you by email at least 14 days before they apply to you, and you may cancel before they take effect.

11. Contact

PEACHCREAM S.R.L.
Șoseaua Iancului nr. 53, bl. 102B, sc. C, et. 7, ap. 111, Sector 2, Bucharest, Romania
Email: billing@creamypeach.com