Business Building USA Inc. Website: businessbuildingusa.com Version 3.0 Effective Date: November 24, 2026 Last Updated: November 24, 2026

1. About This Policy

1.1 Who This Applies To. This Refund and Cancellation Policy applies to fees you pay to Business Building USA Inc. ("Business Building USA," "we," "us," or "our"), a Tennessee corporation with its business address at 4015 TRAVIS DRIVE STE 211 #1086, NASHVILLE, TN 37211. Our services are sold to businesses located in the United States, for business use.

1.2 What We Sell. We provide (i) business consulting and small business owner coaching; (ii) an introductory offer for a one-time fee of $49, in which you choose either five (5) new leads or three (3) booked appointments (the "Introductory Offer"); (iii) a business diagnostic and written roadmap (one-time fee of $499); and (iv) implementation and ongoing services, such as digital advertising and lead generation campaigns, customer reactivation by text message, AI receptionist and missed-call follow-up, appointment scheduling, confirmations and reminders, mobile website optimization, CRM tune-ups, reviews and referrals, offer development, and monthly AI concierge support (together with the items in (i) through (iii), the "Services"). The price of any Service not stated above is shown in your Order Form or checkout page before you pay.

1.3 Who Provides the Services. You buy the Services from Business Building USA, and you pay only us. We sell the Services in our own name. We use third-party fulfillment partners, data providers, and technology vendors, including AI Profit Consulting and its tools, to perform parts of the Services for us. They do not sell their services to you as part of your purchase, and they do not bill you. We are the seller, we are responsible to you for the Services, and refunds under this policy come from us.

1.4 Which Documents Control. (i) For the Introductory Offer, the Introductory Offer Agreement you accepted and this policy apply together. If they differ, the term that gives you the better refund right applies. (ii) For other Services, your signed or electronically accepted Client Services Agreement and Order Form control on scope, price, and term. (iii) No agreement, Order Form, or later document reduces a refund right that we described to you before you paid, unless that document names the right, identifies the change, and you accept it in writing. (iv) The version of this policy in effect on the date of your purchase applies to that purchase. (v) The Results-Based Refund in Section 7 applies only if your Order Form says it

applies to the fees you are paying. For this policy, an “Order Form” includes an electronically accepted order or checkout page that names the Results-Based Refund, the fees it covers, and the Guarantee Period.

2. How Billing Works

2.1 Prices and Currency. All prices are in U.S. dollars. Your Order Form or checkout page states the Service, the price, and whether each charge is a one-time fee or a recurring monthly fee.

2.2 You Agree Before We Charge. We charge only for purchases you have agreed to. We take payment through Stripe-hosted payment pages. When you buy on or after a call, we send you a payment link, and you enter your payment details on Stripe’s page. We do not take card numbers by phone, text message, or email, and we do not record them. For the Introductory Offer, you review and accept the Introductory Offer Agreement electronically before you pay, and we email you a copy. For other purchases, you confirm by completing checkout, signing or electronically accepting an Order Form, or confirming in writing. We do not charge a card or bank account you gave us for an earlier purchase to pay for a new purchase unless you have agreed to the price and terms of the new purchase.

2.3 Payment Through Stripe. We charge fees through Stripe, our payment processor, by the card or bank account you provide. We do not store your full card number. We email a receipt after each payment.

2.4 Monthly Billing in Advance. Recurring Services are billed monthly, in advance, on the same calendar day each month as your first payment. Before you pay, the checkout page shows that the charge is recurring, the amount, and how often it is charged. You authorize us to charge your payment method each month, in the amount stated, until you cancel under Section 4.

2.5 Price Changes. We will give you at least thirty (30) days’ notice by email before any increase in your recurring fee takes effect. If you do not want to pay the new price, you may cancel under Section 4 before it takes effect.

2.6 Taxes. Prices are shown before any sales or similar tax. If a tax applies to your purchase, we show it at checkout before you pay, and it is part of the total you authorize. The $49 Introductory Offer price is $49 plus any tax shown at checkout. If checkout shows no tax, none is added.

3. Specific Services

3.1 The $49 Introductory Offer. The $49 fee is a one-time fee for us to set up and run one introductory program for your business. It does not renew, is not a subscription, does not enroll you in any other Service, and does not obligate you to buy the diagnostic or anything else. The $49 (plus any tax shown at checkout) is the full amount you pay for the Introductory Offer. We pay all costs of running the program, and you owe no separate data, advertising, messaging, setup, or usage charge for it. You must qualify before you pay. If we decline to proceed, you are not charged, or, if you have already paid, we refund the $49 in full. We do not switch you to the other program without your agreement. In the Appointment Program, we send campaign texts only to people for whom your business has given us documented consent to receive marketing texts. In the Lead Program, we deliver contact information from our database of people who searched online, and we do not text or call those people. We do not make cold calls or send unsolicited texts. The $49 is non-refundable once your Introductory Offer has started (the Lead Start for the Lead Program, or the List Receipt for the Appointment Program), except as Section 3.6 provides. If you chose the Appointment Program and we do not launch your Introductory Offer within fourteen (14) days after you pay and we receive all of the information we asked for, we will refund the $49 on request.

3.2 Diagnostic ($499). The $499 fee pays for us to run your diagnostic and deliver your written roadmap. You buy it separately and authorize it separately. It is not included in the Introductory Offer and is not required to receive the Introductory Offer or its refund. It is non-refundable once paid, because it pays for work we perform. If we do not deliver your diagnostic, Section 5.2(ii) applies.

3.3 Diagnostic Credit. As a courtesy, if you sign up and pay for a new Service within six (6) months after the date you pay the $499 diagnostic fee, we will apply a credit of up to $499 against the fees for that new Service. The credit: (i) applies once, to the first new Service you purchase within the six-month period; (ii) reduces the fees you owe us for that Service and does not apply to pass-through costs described in Section 8; (iii) has no cash value and cannot be transferred or combined with other credits; and (iv) expires at the end of the six-month period. If you do not buy a new Service within the six-month period, the credit expires, the diagnostic transaction is complete, and no refund is owed.

3.4 Implementation and Project Services. Fees for one-time implementation and project Services, such as a CRM tune-up or website optimization, are stated in your quote or Order

Form and are due as that document states. They are non-refundable once we begin work, except as Sections 5 and 7 provide.

3.5 Coaching and Consulting. Coaching and consulting sessions are non-refundable once delivered. If you buy coaching or consulting on a recurring basis, it is month to month and Section 4 applies.

3.6 Introductory Offer Refund. You choose one of two programs, and we run only the program you choose.

1. **Lead Program:** five (5) Qualifying Leads delivered to your Inbox within forty-eight (48) hours after the Lead Start.

2. **Appointment Program:** three (3) Appointments booked in your Booking System within fourteen (14) days after the List Receipt.

If the result for the program you chose does not happen within its time period, you get your $49 back. Ask us under this Section, and we will refund the $49 in full. The result for the program you did not choose does not apply to you. **An Appointment counts even if the person later cancels or does not show up.**

For this Section:

1. “Lead Start” means, for the Lead Program, the “Pull Time,” which is the time of the live availability check we run on our call with you to confirm that at least five (5) people are available. The Lead Start applies if your acceptance record is saved and your $49 payment clears within twenty-four (24) hours after the Pull Time. If not, the check lapses, and we run a new one before we go forward. We deliver no leads until both have happened. “List Receipt” means, for the Appointment Program, the time we receive access to your list, or a file of your list, after your acceptance record is saved and your $49 payment clears. “Launch” means, for the Appointment Program, the time your campaign goes live, which is when the first approved campaign message is sent. The forty-eight (48) hour period starts at the Lead Start, and the fourteen (14) day period starts at the List Receipt. They do not start on the date of your first call with us. We tell you, on our call or in writing, when your Lead Start occurs or we receive your list, and we tell you your delivery deadline.

2. “Qualifying Lead” means an individual whom our database shows searched online for a solution of the kind described as the Agreed Service within the seventy-two (72) hours before the Pull Time, for whom we deliver a name and at least one working phone number or email address, who is located in your Service Area according to the database, and who is delivered to your Inbox. We deliver contact information from our database of people who searched online. These people have not necessarily contacted us or you, and we do not confirm that they agreed to receive marketing texts or calls from you. Each person counts once.

3. The following do not count as Qualifying Leads: a duplicate (the same person or property already counted); a person whose contact information is invalid, such as a disconnected number or an email address that bounces, and for whom we delivered no other working contact method; a record that is not a real person, or a test or fabricated record; a person outside your Service Area; and a person already in your Active Pipeline. “Active Pipeline” means a person with whom you already have an open opportunity or active conversation about the Agreed Service when we deliver the lead, as shown in your records or identified by you under the review process in the Introductory Offer Agreement.

4. “Appointment” means a booking in which a genuine person from the campaign affirmatively agrees to a visit, estimate, consultation, or similar meeting, and the booking is entered in your Booking System. Fabricated bookings, test bookings, duplicate bookings, bookings made without the person’s affirmative agreement, and bookings already on your calendar before Launch do not count. A rescheduled appointment counts once.

5. “Inbox” means the mobile number and email address you gave on the acceptance page, and any other inbox, dashboard, or notification channel we set up for your Introductory Offer, where each lead’s contact details are delivered to you. “Booking System” means the calendar or booking system you give us access to for your Introductory Offer.

6. “Minimum List” means, for the Appointment Program, a list of at least seven hundred fifty (750) distinct customers or prospects of your business, each with a valid mobile phone number, documented prior express written consent to receive marketing text messages from your business, and no opt-out or other restriction. We review your consent records before Launch as the Introductory Offer Agreement describes. We do not require email addresses. The Lead Program does not require a Minimum List.

7. We count Qualifying Leads and Appointments using the reports in our database, messaging, booking, and campaign systems, and we will share those reports with you on request.

We will not start or launch your Introductory Offer until we have received the information we need: for the Lead Program, the Program Details and the mobile number and email address for your Inbox; and for the Appointment Program, your approval of the campaign offer and messages, the access we need, and your Minimum List and consent records. If you chose the Appointment Program, tell us that you cannot provide the Minimum List, and we have not launched your Introductory Offer, we will refund the $49 on request.

Delays and holds. If the program is paused at your request, your Inbox, Booking System, booking link, or phone line is not working, you change or withdraw approval of the campaign (Appointment Program), you do not respond to a reasonable request within two (2) business days, we are waiting for your consent records, campaign approval, or Booking System access after the List Receipt (Appointment Program), or we place a compliance hold because your consent records were missing, incomplete, or not supported or because of a complaint arising from your list, instructions, or offer (Appointment Program), then the delivery deadline is extended by the length of that interruption. You still receive the refund if the result is not delivered by the extended deadline. If you direct us to stop the program after the Lead Start or the List Receipt, the Introductory Offer ends and no refund applies unless the delivery deadline had already passed without the result. Problems on our side or our providers' side, such as our errors, platform or carrier outages, failures of our fulfillment partners, data providers, or technology vendors, or holds caused by our own registrations, settings, or practices, do not extend the deadline or reduce your refund.

To request a refund under this Section, follow Section 5.3 within thirty (30) days after the delivery deadline (the forty-eight (48) hour period if you chose the Lead Program, measured from the Lead Start, or the fourteen (14) day period if you chose the Appointment Program, measured from the List Receipt, as extended). We will pay approved refunds under Section 5.4. This Section applies once for each $49 purchase. This refund is our promise to you. We do not promise any revenue, sales, or return on investment, or that any lead or Appointment will become a customer, respond to you, or attend (see Section 6). Section 6 and Section 10, and any limit on our liability, do not reduce this refund.

4. Cancellation

4.1 Month to Month. Our recurring Services are month to month. There is no long-term commitment unless your Order Form clearly states a fixed term. A fixed term is shown before you pay, together with its length, the total cost, and whether it renews. If a fixed term renews automatically, the renewal is month to month, and the Order Form says so.

4.2 How to Cancel. Email support@businessbuildingusa.com with the subject line “Cancel,” your business name, and the email address you used when you signed up. If we send you a cancellation link, you may use it instead. We confirm your cancellation by email within two (2) business days. The confirmation states the date your Services end.

4.3 When Cancellation Takes Effect. Your cancellation takes effect at the end of the monthly period you have already paid for. You keep your Services until then, and we will not charge you again after that date.

4.4 Billing Cutoff. To avoid the next monthly charge, we must receive your cancellation before your next billing date begins (12:00 a.m. Central Time on that date). The time we receive your request controls, not the time we process it. If a charge is processed after we received a valid cancellation before the cutoff, we refund that charge in full. If we receive your cancellation after the cutoff and the charge has been processed, your Services continue through the end of that paid month, and we do not prorate or refund the charge, except as Sections 5 and 7 provide.

4.5 What Happens After You Cancel. We will stop recurring charges, stop sending messages for you, and handle your data as our Client Services Agreement and Privacy Policy provide. You are responsible for removing our access to your systems and for exporting any data you want to keep. Setup work, scripts, and configurations we built remain governed by your agreement.

5. Refunds

5.1 General Rule. Except as this policy provides, fees are non-refundable once charged, because we begin work and commit time and resources when you pay. We do not give partial refunds for unused time in a month you have paid for. This rule does not limit any refund promised in Sections 3.1, 3.6, 4.4, or 7 or any refund the law requires.

5.2 When We Will Refund. We will refund fees in these cases: (i) **Billing errors.** We charged you the wrong amount, charged you twice, or charged you after a valid cancellation took effect. Tell us within sixty (60) days of the charge. (ii) **Services we did not deliver.** We did not provide Services you paid for, and we cannot provide them within a reasonable time. We will refund the fees for the Services not delivered. (iii) **Services we end without cause.** If we end your Services for any reason other than your breach, non-payment, or a compliance hold caused by you, we will refund the fees you paid for the period after the end date. (iv) **Unlaunched Introductory Offer.** Section 3.1 applies. (v) **Results-Based Refund.** You qualify under Section 7. (vi) **Introductory Offer Refund.** You qualify under Section 3.6.

5.3 How to Ask for a Refund. Email support@businessbuildingusa.com with the subject line "Refund Request," your business name, the charge date and amount, and the reason for your request. We will reply within five (5) business days.

5.4 How Refunds Are Paid. We refund approved amounts to the original payment method through Stripe within ten (10) business days after we approve the refund. Your bank or card issuer may take additional time to show the refund on your statement.

6. No Guarantee of Results

6.1 No Guarantee. We do not guarantee any result, including any amount of revenue, sales, paying customers, profit, completed jobs, number of bookings, number of reactivated customers, attendance at appointments, or return on investment. Results depend on many factors outside our control.

6.2 The Refund Is Separate From Business Results. The refunds in Section 3.6 and Section 7 are promises to refund fees if the stated conditions are met. They are not promises of revenue, sales, return on investment, or any other business result. Nothing in this Section reduces those refunds.

7. Results-Based Refund

7.1 When This Section Applies. This Section applies only if your Order Form says that the Results-Based Refund applies to the fees you are paying (see Section 1.4(v)). It does not apply to the $49 Introductory Offer, the $499 diagnostic, or any other Service unless your Order Form says so.

7.2 What We Refund. If you meet every condition in Section 7.4 and the test in Section 7.5 is met, we will refund one hundred percent (100%) of the Service Fees you paid us for the Guarantee Period. We do not make partial refunds under this Section. Either you meet every condition and receive the full refund of those Service Fees, or you do not qualify and no refund is owed under this Section.

7.3 Key Terms. (i) “Full implementation” means that the Services in your Order Form have been launched and are running, you have approved our scripts, messages, and settings, you have given us the access and information we asked for, and you have kept the Services running without pausing them. We tell you in writing the date full implementation begins. (ii) “Guarantee Period” means the first ninety (90) consecutive days after full implementation begins. (iii) “Recommended Actions” means the steps we recommend to you in writing at or before the start of the Guarantee Period, such as following up on booked leads within a set time, answering transferred calls, keeping your calendar open, and using the offers and scripts we agreed on. (iv) “Qualifying Revenue” means revenue your business actually collected during the Guarantee Period from customers who were reactivated or booked through the Services, shown in your own records (such as your CRM, booking system, or invoices). (v) “Service Fees” means the fees you paid to us during the Guarantee Period for the Services that your Order Form says are covered by this Section. Service Fees do not include the $49 Introductory Offer fee, the $499 diagnostic fee, or any pass-through cost described in Section 8.

7.4 What You Must Do. To qualify, you must: (i) have paid all Service Fees due during the Guarantee Period; (ii) have carried out the Recommended Actions; (iii) have kept records of your results, including the number of leads, bookings, completed jobs or sales, and revenue collected, and give us access to those records and to your messaging and CRM reports; (iv) have given us any consent records we requested under your Client Services Agreement; and (v) send your refund request within thirty (30) days after the Guarantee Period ends.

7.5 The Test. You qualify for a refund if your Qualifying Revenue for the Guarantee Period is less than the Service Fees you paid for that period. In plain terms, you qualify if the Services did not bring in at least as much revenue as you paid us for them.

7.6 Our Review. We will review your records and reports and tell you our decision by email within fifteen (15) business days after we receive everything we need. We may ask for more information. If you qualify, we will pay the refund under Section 5.4.

7.7 When This Section Does Not Apply. The Results-Based Refund does not apply if: (i) you did not follow the Recommended Actions, or did not keep or share records; (ii) you paused, changed, or stopped the Services, or removed our access, during the Guarantee Period; (iii) we paused the Services under a compliance hold because your consent records were missing or because of complaints or legal concerns arising from your contact lists, instructions, or offers; (iv) the shortfall resulted from your closure, loss of license, or inability to serve customers; or (v) you are requesting a refund for a period after the Guarantee Period. A platform or carrier outage, or a failure of our own systems or providers, is not a reason to deny the refund.

7.8 One Time Only. The Results-Based Refund applies once for each Order Form.

7.9 Not Reduced by Other Terms. No disclaimer, limit on liability, or force majeure clause in your agreement reduces the Results-Based Refund where it applies.

8. Costs and Who Pays Them

8.1 Costs Included in Our Fee. For the Introductory Offer, all data, advertising, messaging, setup, and campaign costs are included in the $49. For other Services, your Order Form states what is included in our fee.

8.2 Costs We Pay Our Providers. We pay our fulfillment partners, data providers, and technology vendors for their work on your Services. You do not pay them, and those payments are not a charge to you.

8.3 Pass-Through Costs. If your Order Form lists a cost that we pass through to you, such as advertising spend, text and call usage, carrier or registration fees, or software, you pay it as the Order Form states, and it is not part of the Service Fees. If your Order Form says you pay a cost directly to an independent provider, such as an advertising platform, domain registrar, or hosting provider, we do not receive that payment and cannot refund it. Where an Order Form does not say how a cost is paid, we do not charge it to you.

8.4 Refunds of These Costs. If we refund fees under this policy, we refund the fee you paid us. A pass-through or direct cost already paid to a third party is not refunded, except where the cost was caused by our error.

9. Billing Questions and Disputes

9.1 Contact Us. If you see a charge you do not recognize or disagree with, please contact us at support@businessbuildingusa.com or (866) 947-9111. We will work with you to resolve it quickly. Contacting us is optional. It does not delay or replace any right you have to dispute a charge with your bank or card issuer, and it does not extend or shorten any deadline for doing so.

9.2 Payment Disputes. If you dispute a charge with your bank or card issuer, we may respond with records showing your agreement, the Services provided, and your communications with us. We may pause the Services affected by an open dispute. Nothing in this policy limits your right to dispute a charge, to file a complaint with a regulator, or to exercise any other right that the law does not allow to be waived.

10. Other Cancellation Terms

10.1 Cancellation By Us. We may suspend or end your Services if you do not pay, if you breach your agreement, or if we reasonably believe that continuing would violate the law or a carrier or platform rule. If we end your Services for one of these reasons because of your conduct, Section 5.2(iii) does not apply. This Section does not remove any refund in Section 3.6, Section 4.4, or Section 7.

10.2 Failed Payments. If a payment fails, we will notify you and may try the payment again. We may pause the Services until you update your payment method.

11. Contact Us

11.1 Contact Details.

BUSINESS BUILDING USA INC Attention: Billing and Refunds 4015 TRAVIS DRIVE STE 211 #1086 NASHVILLE, TN 37211 Email: support@businessbuildingusa.com Telephone: (866) 947-9111 Customer service hours: Monday through Friday, 9:00 a.m. to 6:00 p.m. Central Time

12. Changes to This Policy

12.1 Updates. We may update this policy from time to time by posting the new version on our Website and changing the “Last Updated” date. A change does not affect fees you already paid

or the Service period you are in, and it does not change a price, a refund right, or a term in a purchase you already made or in your signed or accepted Order Form. For a recurring Service, a change that reduces your rights applies only after we give you at least thirty (30) days’ notice by email, and you may cancel before it takes effect. We keep prior versions of this policy.