The following refund policy applies to all subscribers, regardless of their subscription level.

1. All fees for the CME E-quotes™ service including application fees, real-time quotes and news access fees are prepaid, and are non-refundable.

2. Customers may terminate their CME E-quotes™ subscription at any time by clicking the "Unsubscribe" button for the applicable package in the My Subscriptions section of the application. If an account is terminated during a free trial period, if offered, the account will be closed and the customer will not be billed.

3. The first month’s charges and any service upgrades thereof are prorated from the date of the subscription or of the upgrade until the end of the month. There are no refunds issued for downgrades at any point.

4. If a customer terminates an account during the normal monthly subscription cycle, that account will be closed at the end of the current billing cycle with all charges applying to that period. The account will not be billed again unless it is re-opened by the customer. Partial refunds will not be given for subscription services that are purchased. In the case that Computer Voice Systems, Inc., hereinafter referred to as "CME E-quotes™ service provider", decides, in its sole discretion, to terminate its service, the CME E-quotes™ service provider may provide a prorated refund of any amounts that were prepaid by the customer.

5. When a customer account comes up for renewal at the beginning of every month, the CME E-quotes™ service provider will charge the customer’s credit card at the then-current renewal rate (plus taxes, if applicable) and the customer authorizes the CME E-quotes™ service provider to make this charge, unless the customer shall have cancelled his account before the end of the prior subscription period. Such charges are non-refundable.

6. If the CME E-quotes™ service provider is unable to process a credit card at a renewal date, the CME E-quotes™ service provider may immediately deactivate that customer’s account.

7. If the customer believes a billing error has been made, the customer should notify the CME E-quotes™ service provider immediately of such error. If a claim is not made within thirty (30) days after such billing error first appears on any account statement, such fee will be deemed acceptable by the customer for all purposes, including resolution of inquiries made by the customer’s credit card issuer. The customer releases the CME E-quotes™ service provider from all liabilities and claims of loss resulting from any error or discrepancy that is not reported within thirty (30) days of its publication. Billing errors will be refunded.

8. CME E-quotes™ comes with a 100% satisfaction guarantee. If the customer is experiencing irresolvable technical difficulties or is unable to get access to the content provided for any reason that can not be fixed, after reasonable efforts on both the customer’s and the CME E-quotes™ Support Department’s part, a refund will be issued for any current month’s application subscription fees. Exchange fees and news subscriptions are excluded from this guarantee and cannot be refunded if the customer has had access to them at any time during the month. Refunds will be credited to the customer’s credit card.