

# Refund Policy

**Effective Date:** 11/24/25

**Last Updated:** 11/24/25

## 1. Overview

At Crystal MBA Branding & Design, LLC. ("we," "us," or "our"), we are committed to your satisfaction with our products and services. This Refund Policy outlines the terms and conditions under which refunds may be issued for purchases made through our website.

Please read this policy carefully before making a purchase. By completing a purchase on Crystal MBA Branding & Design, LLC., you acknowledge that you have read, understood, and agree to this Refund Policy.

## 2. Digital Products and Online Courses

### 2.1 Standard Refund Period

For digital products, online courses, e-books, templates, and other downloadable materials:

- **30-Day Money-Back Guarantee:** You may request a full refund within 30 days of purchase if you are not satisfied with your purchase.
- **Conditions:** To be eligible for a refund, you must demonstrate that you made a reasonable attempt to engage with the material and that the product did not meet your expectations.

### 2.2 Refund Eligibility Requirements

To qualify for a refund, the following conditions must be met:

- ✓ **Timely Request:** Refund request must be submitted within 30 days of the original purchase date
- ✓ **Valid Reason:** You must provide a brief explanation of why you are requesting a refund
- ✓ **Good Faith Use:** The product was purchased for legitimate educational purposes
- ✓ **No Abuse:** You have not previously requested multiple refunds or shown a pattern of refund abuse
- ✓ **Partial Completion:** For courses, you have completed less than 50% of the course content

### 2.3 Non-Refundable Circumstances

Refunds will **NOT** be issued in the following situations:

- ✗ Request made after the 30-day refund period
- ✗ More than 50% of course content has been accessed or downloaded

- ✗ Digital products have been downloaded, copied, or shared with others
- ✗ Account has a history of refund abuse or fraudulent activity
- ✗ Purchase was made using a promotional code offering a significant discount (over 75% off)
- ✗ Purchase was made during a final sale or "no refund" promotional period (clearly marked)
- ✗ Technical issues caused by your equipment, internet connection, or incompatible devices
- ✗ Change of mind after substantially consuming the content
- ✗ Failure to complete the course due to personal circumstances

## 3. Subscription Services

### 3.1 Monthly Subscriptions

- **Cancellation:** You may cancel your monthly subscription at any time
- **No Prorated Refunds:** Cancellations are effective at the end of the current billing period
- **Access Continues:** You will retain access to subscription content until the end of your paid period
- **No Partial Month Refunds:** We do not offer refunds for partial months

### 3.2 Annual Subscriptions

- **14-Day Refund Window:** Full refund available if you cancel within 14 days of initial purchase
- **After 14 Days:** No refunds for annual subscriptions after the 14-day period
- **Pro-rated Credits:** At our discretion, we may offer pro-rated credits toward future purchases instead of refunds

### 3.3 Free Trial Periods

- Free trials will automatically convert to paid subscriptions unless cancelled before the trial period ends
- To avoid charges, you must cancel at least 24 hours before the trial period expires
- No refunds will be issued for automatic renewals if you fail to cancel during the trial period

## 4. Coaching and Consulting Services

### 4.1 One-on-One Coaching Sessions

- **Cancellation Window:** Cancel or reschedule at least 48 hours before your scheduled session for a full refund or credit
- **Late Cancellation:** Cancellations made less than 48 hours before the session will forfeit 50% of the session fee
- **No-Show:** Failure to attend a scheduled session without prior notice will result in forfeiture of the full session fee
- **Unused Sessions:** Coaching packages with unused sessions may be refunded on a pro-rated basis within 90 days of purchase

## 4.2 Group Coaching Programs

- **Before Program Start:** Full refund if you cancel at least 7 days before the program start date
- **After Program Start:** No refunds once the program has commenced
- **Exceptional Circumstances:** We may consider refund requests due to documented emergencies on a case-by-case basis

## 5. Physical Products (if applicable)

### 5.1 Books and Materials

- **Return Period:** 30 days from delivery date
- **Condition:** Items must be returned in original, unused condition with all materials intact
- **Return Shipping:** Customer is responsible for return shipping costs unless the item is defective
- **Refund Amount:** Full purchase price minus original shipping costs (unless item is defective)

### 5.2 Damaged or Defective Items

- **Notification:** Report damaged or defective items within 7 days of receipt
- **Replacement or Refund:** We will replace the item or issue a full refund, including shipping costs
- **Return Required:** Defective items must be returned before a refund or replacement is issued

## 6. Bundled Products and Packages

- **Partial Refunds:** Bundle purchases are eligible for partial refunds only for unused portions
- **Bundle Discount:** If you request a partial refund, the discount applied to the bundle will be recalculated
- **Example:** If you purchased a bundle at 40% off and request a refund for one item, the remaining items will be charged at their individual prices, and the refund will reflect the adjusted amount

## 7. Refund Request Process

### 7.1 How to Request a Refund

To request a refund, please follow these steps:

1. **Submit a Request:** Email us at [Insert Refund Email] with "Refund Request" in the subject line
2. **Include Information:**
  - Your full name
  - Email address used for purchase
  - Order number or transaction ID
  - Date of purchase
  - Product or service name

- Brief explanation of reason for refund request

3. **Wait for Response:** We will review your request and respond within 5-7 business days
4. **Provide Additional Information:** We may request additional information to process your refund

## 7.2 Refund Processing Time

Once your refund is approved:

- **Digital Products:** Refunds processed within 5-7 business days
- **Credit Card:** Refunds appear on your statement within 7-10 business days after processing
- **PayPal:** Refunds appear in your PayPal account within 3-5 business days
- **Other Payment Methods:** Processing time varies by payment provider

## 7.3 Access Termination

Upon issuing a refund:

- Your access to the purchased product or service will be immediately terminated
- You must delete or destroy any downloaded materials
- You may not retain or use any course materials, templates, or resources

# 8. Chargebacks and Disputes

## 8.1 Contact Us First

Before initiating a chargeback or payment dispute with your bank or credit card company, please contact us directly. Most issues can be resolved quickly through our customer support.

## 8.2 Chargeback Consequences

If you initiate a chargeback without first attempting to resolve the issue with us:

- Your account will be permanently suspended
- You will be banned from future purchases
- We reserve the right to pursue the matter legally and seek recovery of costs

## 8.3 Valid Chargebacks

We recognize valid chargebacks for:

- Unauthorized transactions
- Duplicate charges
- Services not rendered due to our failure

## 9. Exceptions and Special Circumstances

We may make exceptions to this policy in cases of:

- Documented medical emergencies
- Death of the purchaser
- Extenuating circumstances beyond your control

These exceptions are granted at our sole discretion and require supporting documentation.

## 10. Promotional and Discounted Purchases

### 10.1 Flash Sales and Special Offers

Products purchased during flash sales or at significant discounts (75% or more off regular price) may have modified refund terms, which will be clearly disclosed at the time of purchase.

### 10.2 Affiliate Purchases

If you purchased through an affiliate link, you must request your refund through our direct refund process, not through the affiliate.

## 11. Refund Policy for Corporate/Business Purchases

- Business or corporate purchases may have different refund terms as outlined in your purchase agreement
- Contact our business accounts team at [info@Crystal MBA Branding & Design, LLC.](mailto:info@Crystal MBA Branding & Design, LLC.) for assistance

## 12. Contact Information

For questions about this Refund Policy or to request a refund, please contact us:

#### **Refund Requests:**

Email: [info@crystal-mba.com](mailto:info@crystal-mba.com)

#### **Customer Support:**

Email: [info@crystal-mba.com](mailto:info@crystal-mba.com)

Phone: 216.245.2520

Business Hours: 24 hours / 7 days per week

#### **Mailing Address:**

3907 Covington Rd., South Euclid, OH 44121

## 13. Changes to This Refund Policy

We reserve the right to modify this Refund Policy at any time. Changes will be effective immediately upon posting to the website. Your continued use of our services after changes are posted constitutes acceptance of the modified policy. The "Last Updated" date at the top of this page indicates when the policy was last revised.

## 14. Governing Law

This Refund Policy is governed by the laws of [IOhio/USA], without regard to its conflict of law provisions.

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## Quick Reference Guide

Product Type	Refund Period	Conditions
Digital Products/Courses	30 days	Less than 50% consumed
Monthly Subscriptions	No refund	Cancel anytime, access until period ends
Annual Subscriptions	14 days	Full refund within 14 days only
Coaching Sessions	48 hours notice	Full refund with 48hr+ notice
Group Pro		