## REFUND POLICY

Last updated 21 December 2022.

# THIS POLICY HELPS TO UNDERSTAND HOW TO REGULATE RELATIONS BETWEEN CUSTOMERS AND CONTRACTORS, AS WELL AS DEFINE THE RULES OF REFUND.

### This Policy shall be read alongside:

- Terms of Use
- Terms of Use (Refer to SHBPAcademy OU)
- Terms of Use (Refer to PE Kotsiura L.P.)
- Terms of Use (Refer to PE Bondarenko A.I.)

#### 1. Cost of the Services and Payment Order. Refund Conditions

- 1.1. You may familiarize yourself with currently available rates on the Site, and choose one according to the scope of the Services you want to receive.
- 1.2. After you choose the rate and fill in the registration form, the Site will redirect you to the Payment System website to proceed with the payment.
- 1.3. Any payment under this Agreement shall be deemed to have been made from the moment the corresponding payment is credited in full to our account.
- 1.4. You have the right to receive a refund if the Services are not available due to our fault, including technical malfunctions of the Site. We will do our best to renew the access to our Site and, if possible, provide extended access to the Account to provide you with the Services. In this case, we do not refund the cost of the Services.
- 1.5. The Webinar is deemed to be provided to the Visitor/Customer since the invitation is available to such Visitor/Customer.
- 1.6. The Trial Module / FREE Package is deemed to be provided to the Customer from the moment an email with login credentials is sent to the Customer and such Customer has the opportunity to access the Trial Module / FREE Package.
- 1.7. The Course and any services (buying checklists, mini-courses, etc.) are deemed to be provided to the Customer when an email with Purchase confirmation is sent.
- 1.8. Your inability to receive the Services without our fault is not considered improper provision of the Services.

### 2. Responsibility

2.1. For non-performance or improper performance of obligations under this Agreement, Parties shall be liable under this Agreement and the current legislation of the Republic of Estonia.

- 2.2. You are obliged to reimburse all damages and losses caused to us and/or relevant third parties if in the process of receiving Services you take actions that cause or may cause damage and/or loss to us or to third parties, including those that were involved by us for the Services provision.
- 2.3. In all cases, if you violate terms on confidentiality and/or intellectual property rights specified in this Agreement, you are obliged to reimburse all damages and losses caused to us because of such violation.
- 2.4. We provide the Services on an "AS IS" and "AS AVAILABLE" basis, in particular, we are not responsible and does not guarantee that during the Services provision there will be no technical and/or any other problems, in particular, interruptions in the Site's operation as well as operation of third-parties' services that we may use while providing the Services. Please be sure to familiarize yourself with "Warranty Disclaimers" and "Limitation of Liability" sections in our Terms of Use.
- 2.5. You confirm that we are not responsible for the non-compliance of the Services with your expectations and your subjective assessment of the Services.
- 2.6. We shall not be liable for any cases when the Services have not been provided or have been provided improperly with <u>no our fault</u>.
- 2.7. If you pay for our Services and do not show up to receive them, and/or do not use the access granted to you to attend events and/or receive Materials, our Services will be deemed to be provided to you properly. In this case, we are not responsible for your inability to receive the Services and cannot make refunds.
- 2.8. We are not responsible for your lack of technical capacity to receive the Services, including, but not limited to, when you do not have access to the Internet.
- 2.9. We are not responsible and do not reimburse your losses, caused as a result of unauthorized use of your personal data by other Customers or unauthorised third parties.

#### 3. Contact Us

If you have any questions or unresolved issues relating to this Policy, please do not hesitate to contact us:

Email address: info@shbpacademy.com.

Phone number: +38(098) 455 60 95.