

REFUND POLICY

AlMasterclass Inc.

Effective Date: January 2025

CRITICAL NOTICE: CHARGEBACK PROHIBITION

YOU CAN NEVER FILE A CHARGEBACK - PERIOD

By purchasing from AlMasterclass, you are entering into a legally binding agreement to **NEVER** file a chargeback, payment dispute, or reversal under **ANY** circumstances whatsoever.

This absolute prohibition includes:

- During the 7-day refund period
- After the 7-day refund period
- If you forget to request a refund
- If you're dissatisfied
- If you have technical issues
- For ANY other reason

The **ONLY** way to request your money back is through our refund process within 7 days. After 7 days, there is **NO** way to get your money back, including through chargebacks.

7-DAY REFUND POLICY - STRICT TIME LIMIT

ALL SALES ARE FINAL AFTER 7 DAYS

This is a legally binding refund policy. By making any purchase from AlMasterclass Inc., you explicitly agree to these terms.

1. REFUND ELIGIBILITY

You may request a refund **ONLY** if ALL of the following conditions are met:

- ✓ Your request is submitted within **7 DAYS** of your purchase date
- ✓ Your request is submitted in writing to support@almasterclass.org
- ✓ Your request includes your order number and purchase date
- ✓ You have not violated our Terms of Service
- ✓ You have not filed a chargeback or payment dispute

THE 7-DAY PERIOD BEGINS ON THE DATE OF PURCHASE AND ENDS EXACTLY 168 HOURS LATER.

2. NO REFUNDS AFTER 7 DAYS

After 7 days from your purchase date, ALL SALES ARE FINAL. No refunds will be issued for ANY reason, including but not limited to:

- ✗ Change of mind
- ✗ Financial hardship or inability to pay
- ✗ Did not use or access the content
- ✗ Technical difficulties or access issues
- ✗ Dissatisfaction with content quality
- ✗ Found similar content elsewhere
- ✗ Medical or personal emergencies
- ✗ Didn't have time to review materials
- ✗ Content not what you expected
- ✗ Any other reason or circumstance

NO EXCEPTIONS WILL BE MADE. THIS POLICY IS STRICTLY ENFORCED.

3. HOW TO REQUEST A REFUND

To request a refund within the 7-day window:

1. **Email:** support@almasterclass.org
2. **Subject Line:** "Refund Request - [Your Order Number]"
3. **Include:**
 - Your full name
 - Order number
 - Purchase date
 - Email used for purchase
 - Reason for refund request (optional)

Refund requests submitted through any other method will not be processed.

4. DIGITAL PRODUCT DELIVERY

IMPORTANT ACKNOWLEDGMENTS:

By purchasing from AlMasterclass, you acknowledge and agree that:

- Digital content is delivered immediately upon purchase
 - You explicitly request immediate access to digital content
 - You waive any statutory cooling-off or withdrawal period
 - You understand that immediate digital delivery means the sale cannot be reversed after 7 days
 - Access to content begins immediately and this constitutes full delivery
-

5. CHARGEBACK AND DISPUTE WARNING

⚠ ABSOLUTELY NO CHARGEBACKS - EVER ⚠

BY MAKING A PURCHASE, YOU AGREE TO NEVER FILE A CHARGEBACK, DISPUTE, OR REVERSAL FOR ANY REASON AT ANY TIME.

This means:

- **NO chargebacks during the 7-day refund period**
- **NO chargebacks after the 7-day refund period**
- **NO chargebacks EVER, under ANY circumstances**
- **You MUST use our refund process ONLY**
- **You WAIVE ALL rights to dispute charges with your bank or credit card company**
- **Filing ANY chargeback is considered FRAUD and THEFT**

****Consequences of filing ANY chargeback at ANY time:**

- **Immediate permanent account termination**
- **Legal action for the full amount plus all fees**
- **Minimum \$5,000 in attorney fees charged to you**
- **\$500 liquidated damages penalty**
- **Reporting to credit bureaus and fraud databases**
- **Criminal fraud charges where applicable**
- **Collection agency referral**

If you have ANY issues with your purchase, you **MUST** contact us at support@almasterclass.org. **DO NOT** contact your bank, credit card company, PayPal, or any payment processor for ANY reason.

BY PURCHASING, YOU EXPLICITLY AGREE:

- To resolve ALL issues directly with AlMasterclass
 - That filing a chargeback is a criminal act of fraud
 - To pay all damages resulting from any chargeback attempt
 - That this agreement is binding and enforceable
 - That you have read and understood this prohibition
-

6. REFUND PROCESSING

If your refund is approved within the 7-day window:

- Refunds are processed within 5-10 business days
 - Refunds are issued to the original payment method
 - You will receive an email confirmation
 - Your account and access will be terminated immediately
 - You must cease all use of materials
-

7. PARTIAL REFUNDS

We do not offer partial refunds. Refunds, if approved within 7 days, are for the full purchase amount only.

8. BUNDLE AND PACKAGE PURCHASES

- Bundle purchases must be refunded in full (no partial bundle refunds)
 - The 7-day period begins on the date of the bundle purchase
 - Access to ALL bundle contents is terminated upon refund
-

9. SUBSCRIPTION REFUNDS

- Monthly subscriptions: Only the current month can be refunded within 7 days of payment
 - Annual subscriptions: Only refundable within 7 days of initial purchase
 - No pro-rated refunds for partial periods
 - Cancelled subscriptions continue until the end of the paid period
-

10. ABUSE OF REFUND POLICY

We reserve the right to:

- Deny refunds to users who abuse this policy
 - Ban users who repeatedly request refunds
 - Take legal action against fraudulent refund requests
 - Report suspicious activity to relevant authorities
-

11. ACKNOWLEDGMENT OF TERMS

By making a purchase, you confirm that:

- ✓ You have read and understood this refund policy
 - ✓ You agree to the 7-day refund limit
 - ✓ You will NEVER file a chargeback for ANY reason
 - ✓ You understand that all sales are final after 7 days
 - ✓ You waive any rights to refunds after 7 days
 - ✓ You waive ALL rights to dispute charges with your bank
 - ✓ You agree that chargebacks constitute fraud and theft
 - ✓ You will only use our refund process for any issues
-

12. DISPUTE RESOLUTION

Any disputes regarding refunds are subject to:

- Mandatory binding arbitration
 - Individual resolution only (no class actions)
 - The terms outlined in our Terms of Service
-

13. MODIFICATIONS

We reserve the right to modify this refund policy at any time. Changes are effective immediately upon posting. Your continued use of our services constitutes acceptance of any modifications.

14. CONTACT INFORMATION

For refund requests ONLY:

Email: support@almasterclass.org

Subject: "Refund Request - [Order Number]"

Physical Address:

AlMasterclass Inc.

2583 Carling Ave

Ottawa, ON, Canada

FINAL REMINDER

7 DAYS = 168 HOURS FROM PURCHASE

NOT 7 BUSINESS DAYS

NO EXCEPTIONS

NO EXTENSIONS

STRICT ENFORCEMENT

After 7 days, your purchase is permanently final and non-refundable.

BY MAKING A PURCHASE, YOU AGREE TO THIS REFUND POLICY IN ITS ENTIRETY.

Last Updated: January 2025