

Return and Refund Policy

Effective Date: 18 August 2025

Contact: jye@jdzco.com

*Payments are processed through **Whop Payments** (and, where applicable, other processors such as Stripe or PayPal).*

1. What This Policy Covers

I, **Jye De Zylva, trading as Creator Tide**, sell and/or deliver:

- Digital downloads (templates, scripts, resources)
 - Online courses and self-paced programs
 - Membership communities and subscription materials
 - One-to-one or group coaching/consulting services
 - Live events, workshops, and virtual masterclasses
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2. Digital Products (Default)

- All sales become final the moment download access or course enrollment is granted. Digital content cannot be “returned.” **All sales are final and non-refundable, except where required by law.**
 - I may issue a refund or store credit **only** when required by applicable law **or** where I have expressly advertised a guarantee for that product.
 - If a file you purchased from me is corrupted or inaccessible due to my systems, I will, at my sole discretion, repair, replace, or credit/refund the purchase price.
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3. Courses and Memberships

- I do not offer a money-back guarantee for courses or memberships. Where the law requires, you may have statutory remedies.
 - Subscription cancellations stop future renewals. You keep access until the end of the paid term. **No pro-rated refunds.**
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4. Coaching / Consulting

- Sessions may be rescheduled with at least **[INSERT HOURS] hours'** written notice.
 - Missed sessions or cancellations inside that window are forfeited and non-refundable.
 - Coaching is collaborative; I cannot guarantee specific outcomes or results.
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5. Live Events and Workshops

- Tickets are transferable to another person with my written consent up to **[INSERT DAYS] days** before the event.
 - If I cancel the event, you receive a full refund.
 - If I reschedule, your ticket automatically moves to the new date, or you may request a refund within **7 days** of the announcement.
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6. Physical Goods (Optional Clause)

This section applies only if I sell physical items.

- Return window: **[INSERT DAYS] days** from the delivery date.
 - Items must be unused, in original packaging, and accompanied by an RMA number issued by me.
 - Unless the item is defective or I shipped the wrong product, you pay return shipping.
 - A restocking fee of **[INSERT %]** may apply.
 - Refunds are processed once the item passes inspection.
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7. How to Request a Refund or Exchange

Although refunds are not offered (except where required by law), contact me if you have access or billing issues so I can help.

1. Email **jye@jdzco.com** with:
 - Your full name and order number
 - Product or service purchased
 - Reason for the request
 - Supporting evidence (screenshots, files, receipts, etc.)
 2. Send the request within the policy window that applies to your purchase.
 3. I will acknowledge your email within **3 business days** and outline next steps.
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8. Chargebacks

I ask that you contact me first to resolve any issue. Initiating an unauthorized chargeback may result in:

- Immediate suspension of your Creator Tide account, and
 - Transfer of the outstanding balance and chargeback fees to collections to the extent permitted by law.
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9. Your Statutory Rights

Nothing in this policy limits or excludes any rights you may have under mandatory consumer law. Examples include:

- EU customers' right to withdraw within 14 days **before** digital content is downloaded/streamed.
- Australian Consumer Law guarantees for faulty goods.

Where those laws provide remedies beyond this policy, I will honor the mandatory rights.

10. Updates to This Policy

I may update or modify this Return and Refund Policy at any time. Updates apply only to purchases made after the new Effective Date listed at the top of this document.

Thank you for respecting these terms. If you have questions, email jye@jdzco.com and I'll be happy to help.