

Refund and Cancellation Policy

Effective Date: October 27, 2025

This **Refund and Cancellation Policy** ("Policy") applies to all purchases of online educational programs and digital content provided by **Mastering Homeopathy**.

By purchasing a service, each User acknowledges that they have read, understood, and agreed to this Policy.

1. User Status: Consumer vs. Professional/Commercial Purchases

The User's status determines eligibility for refunds or cancellations. Individuals purchasing services for personal and non-professional purposes are considered consumers under Rhode Island state law and U.S. federal consumer protection law.

Conversely, Users who purchase services for professional, commercial, or institutional purposes are not considered consumers, and refund or cancellation requests in such cases are entirely at the discretion of Mastering Homeopathy.

Each User is responsible for accurately declaring their status at the time of purchase and bears full legal responsibility for the accuracy of that declaration.

2. Limitations of the Right of Withdrawal for Digital Services

Consumers (individual Users) may withdraw from their purchase **within 14 days of the order date**, provided that access to live sessions or digital content has not yet been granted.

Once the User accesses videos, documents, or other digital learning materials, or participates in live sessions, the right of withdrawal is no longer applicable.

This is a mandatory exception under consumer protection law for digital content.

Failure to attend sessions due to personal reasons, scheduling conflicts, or inability to follow the program calendar does not entitle the User to a full refund or cancellation.

In such cases, the School may, at its sole discretion, allow the User to transfer enrollment to a future program if space is available. This is a courtesy, not a guaranteed right.

3. Partial Refunds / Program Changes

In cases of valid medical reasons, force majeure, or program cancellation or postponement by the School, the User may request a partial refund or program transfer.

All requests are reviewed on a case-by-case basis, and final decisions are made by Mastering Homeopathy.

4. Refunds for Professional and Institutional Purchases

For purchases made for professional or institutional purposes, all refund, cancellation, or change requests are subject entirely to the Mastering Homeopathy's discretion.

Mastering Homeopathy reserves the right to apply appropriate deductions or fees when processing such refunds.

5. Method and Timing of Refunds

If a refund request is approved by Mastering Homeopathy, payment will be refunded, whenever possible, using the same method as the original transaction.

Refunds are processed within a reasonable timeframe, but any bank

processing delays, transaction fees, or commissions remain the responsibility of the User.

6. Service Delays or Technical Issues

If payment has been made but access to the Services is never provided, the User is entitled to a full refund.

However, temporary technical issues, third-party infrastructure problems, or internet connectivity disruptions do not constitute grounds for cancellation or a full refund.

Such issues will be addressed and resolved as quickly as possible.

7. Account Suspension or Termination

If the User violates the Terms, commits an intellectual property infringement, or engages in misuse, Mastering Homeopathy reserves the right to suspend or permanently terminate the User's account and access to the Services.

In such cases, no refunds will be issued, and the User's right to access the Services is automatically forfeited.

8. Governing Law and Dispute Resolution

This Policy is governed by and construed in accordance with the laws of the State of Rhode Island.

Any disputes arising under this Policy shall be resolved in the competent state or federal courts located in Rhode Island.

For professional or institutional Users, this jurisdiction is exclusive.

For individual consumers, mandatory local consumer protection laws continue to apply where required.