

Refund, Cancellation and Digital Content Policy

Clear rules for one-time purchases, subscriptions, immediate digital access and mandatory consumer remedies.

Provider	Kendrick Debono
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Contact	symmful@gmail.com

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1. Scope

This Policy applies to purchases from Kendrick Debono through the Brand Names and forms part of the Terms of Service. It covers one-time purchases, recurring subscriptions, digital course content, community access, recordings, live group sessions and mentorship described at checkout.

2. Summary

Sales are ordinarily final once digital supply or requested service performance begins, but this does not remove any withdrawal, conformity, refund or other remedy that mandatory law gives you.

We aim to state the price, billing interval, access period and main features before purchase. Read the checkout carefully and contact us before buying if anything is unclear.

3. One-time purchases

A one-time purchase is charged once and provides the access described at checkout. Once we begin supplying digital Content or access at your request, we do not offer change-of-mind refunds except where a statutory withdrawal right remains available or mandatory law requires a remedy.

Lifetime access, if expressly advertised, means access for the commercial life of the relevant product while it continues to be operated by the Provider, not the lifetime of any person or a guarantee that every platform or feature will exist indefinitely. Mandatory rights and any specific checkout promise remain unaffected.

4. Subscriptions

Subscriptions renew automatically at the interval disclosed at checkout until cancelled. You may cancel through Whop or the applicable account controls, or contact us at symmmful@gmail.com. Cancel before the next renewal deadline shown by the platform to avoid the next charge.

Cancellation normally takes effect at the end of the paid billing period. Partial-period refunds are not ordinarily provided merely because you stopped using the Service. If we materially change the price, we will give any notice and cancellation opportunity required by law.

5. Digital-content withdrawal consent

For digital content supplied immediately, checkout may ask you to: (a) expressly request and consent to supply beginning during the statutory withdrawal period; and (b) acknowledge that the applicable right of withdrawal is lost when supply begins, where the law provides for that consequence.

For a service requested to begin during a withdrawal period, you may be required to pay a proportionate amount for performance supplied before a valid withdrawal. The withdrawal right may be lost when the service is fully performed following the legally required request, consent or acknowledgement.

If the legally required consent or acknowledgement was not obtained, your statutory position is determined by applicable consumer law rather than by a "no refund" label.

6. When refunds or remedies remain available

- The Content or Service is not supplied, is materially misdescribed, or does not conform to the contract and we do not provide a legally adequate correction, replacement or other remedy.
- A duplicate or clearly unauthorised charge is verified.

- We permanently discontinue a paid Service during a committed access period without providing a reasonable equivalent, extension or remedy required by law.
- A valid statutory withdrawal right is exercised within the applicable time and has not lawfully been lost.
- Applicable law otherwise requires repair, replacement, price reduction, termination, reimbursement or another remedy.
- We may first ask for reasonable information and attempt to restore access, correct Content, re-perform a service, reschedule a session or provide an equivalent remedy where the law permits.

7. Live sessions and schedule changes

Published session times may change for reasonable operational reasons. If an individual paid session is cancelled by us, we will ordinarily offer rescheduling or an equivalent session; if that cannot reasonably be provided, we will provide the remedy required by the contract and applicable law.

For a membership containing multiple benefits, the movement or cancellation of one community session does not automatically justify a full refund where a reasonable replay, replacement or equivalent benefit is supplied. This does not affect mandatory rights where the overall Service is non-conforming.

8. How to cancel or request a remedy

- Cancel recurring billing through the Whop/account subscription controls whenever available.
- For withdrawal, billing-error or conformity requests, email **symmful@gmail.com** with your name, account email, order identifier, purchase date, product, and a concise explanation.
- Submit a request promptly. For a statutory withdrawal, clearly state that you are withdrawing from the contract. We will assess the request under the law applicable to the purchase.

9. Chargebacks

Contact us before initiating a chargeback so we can investigate. This does not prevent you from using a lawful card or payment remedy. Knowingly making a false claim, concealing use of supplied Content or abusing payment processes may result in suspension and recovery of losses where law permits. We may provide the payment provider with relevant contract, access and communication records.

10. Processing approved refunds

Approved refunds are sent through the original payment method where reasonably possible. Banks and payment providers control posting time. Refunds include taxes or mandatory amounts as required by law and may be reduced only where a lawful deduction applies.

11. Changes and contact

We may update this Policy prospectively. The version applicable to a transaction is the version accepted at purchase, subject to later changes required by law or agreed with you. Contact: **symmful@gmail.com**; **41, Triq it-Torri, Msida MSD 1827, Malta.**