



DIGITAL DOWNLOAD PRODUCTS

NO REFUND & CHARGEBACK POLICY

The Passive PDF Method

Effective Date: January 1, 2026

Governing State: New York

1. Nature of the Product

All products sold on this website are **intangible downloadable digital goods**, including but not limited to:

- Downloadable video courses
 - Digital files
 - PDF materials
 - Templates
 - Guides
- Educational resources

No physical items are shipped.

Delivery is deemed complete once download access is provided following successful payment.

2. Digital Delivery & Fulfillment

Upon successful checkout through Shopify:

- Payment is processed and authorized.
- An order confirmation email is sent.
- A download link or digital file access is provided.
- The customer is able to download the purchased files.

Delivery occurs when download access is made available, regardless of whether:

- The customer downloads the files immediately.
 - The files are partially downloaded.
 - The customer delays downloading.
- The customer experiences device or internet issues on their end.

Server logs, timestamps, transaction IDs, IP address data, and download availability records constitute proof of fulfillment.

3. Strict No Refund Policy

Due to the intangible and irrevocable nature of downloadable digital products:

All sales are final.

Once download access has been granted:

- No refunds will be issued.
- No exchanges will be provided.

- No cancellations will be honored.
 - No returns are possible.

Digital files cannot be “returned” once delivered, and intellectual property cannot be reclaimed after distribution.

By completing a purchase, you expressly waive any right to a refund after delivery.

4. Customer Acknowledgment & Agreement

By clicking “pay now,” the customer:

- Confirms the product is a downloadable digital good.
- Understands delivery is immediate upon payment.
 - Acknowledges all sales are final.
 - Waives any right to cancel after delivery.
- Agrees not to initiate a chargeback for delivered content.

This electronic agreement is legally binding under the U.S. Electronic Signatures in Global and National Commerce (E-SIGN) Act.

Shopify transaction logs record:

- Timestamp of purchase
 - IP address
- Payment confirmation
 - Order metadata
- Customer information

These records serve as evidence of agreement.

5. Chargeback & Payment Dispute Policy

Initiating a chargeback or payment dispute for a delivered digital product constitutes:

- Breach of contract
- Fraudulent misrepresentation of non-receipt
 - Unjust enrichment
- Unauthorized retention of intellectual property

If a chargeback is filed, the company reserves the right to submit the following evidence to the issuing bank:

- Copy of this No Refund Policy
- Customer's acceptance of terms
- Shopify transaction confirmation
 - IP logs
- Timestamped download access records
 - Email confirmation records
 - Product description page
- Proof of payment authorization

Digital delivery logs constitute material proof of fulfillment.

6. Legal Action & Recovery of Damages

Filing a knowingly false chargeback after receiving digital goods may constitute chargeback fraud and theft of intellectual property.

In such cases, the company reserves the right to pursue:

- Recovery of the original transaction amount
- Chargeback fees and administrative costs
 - Collection expenses
- Attorney's fees where permitted by law
- Additional civil damages allowed under state or federal law

The company may also pursue claims for unjust enrichment and breach of contract.

7. Governing Law & Jurisdiction

This Agreement shall be governed by the laws of the State of New York, United States.

Any disputes shall be resolved exclusively in the courts located in New York, New York.

By purchasing, the customer consents to this jurisdiction and venue.