

Return & Refund Policy

NEU Holdings Inc., a Delaware corporation, doing business as **Boutique Stars**. Effective August 13, 2026.

Applies to	All digital products, courses, challenges, communities, coaching, memberships, templates, and events sold under Boutique Stars.
Official channel	All refund requests must be submitted in writing to support@boutiquestars.com . This is the only channel that starts the review clock.
Short version	All sales of digital products are final , because access is delivered immediately and cannot be returned. Where we expressly offer a written refund guarantee on the offer page, the 7-day request window and 7-day review process below apply.

1. Why digital purchases are final

When you purchase a Program, you receive **immediate and irrevocable access** to proprietary training, video content, downloadable templates, private community access, and live coaching. Unlike a physical product, this content cannot be returned, un-viewed, un-downloaded, or un-learned once it has been delivered to you.

Delivery is complete the moment access is granted — when your account is created, your invitation is issued, or the program start date arrives, whichever comes first. The product has been fully delivered at that point, whether or not you log in, watch the content, or attend the calls.

For this reason, **purchases of digital products that grant access to courses, communities, or coaching are final and non-refundable**, except as expressly stated in Section 2.

2. When a refund guarantee applies

A refund is available only where a refund or guarantee is **expressly stated in writing on the offer page, checkout page, or written agreement for that specific product**. Verbal statements, social media comments, direct messages, and statements by affiliates or sales representatives do not create a refund right. Where a written guarantee is offered, the following terms apply in full.

a. Seven (7) day request window, by email only. You must submit your refund request within **seven (7) calendar days of your original purchase date**, in writing, from the email address used at purchase, to our admin team at **support@boutiquestars.com**. Requests submitted after day seven are not eligible under any circumstances. The purchase date is day one. See Section 7 for what a valid request must contain and why other channels do not count.

b. Seven (7) day review window. By requesting a refund, you agree to allow our team **seven (7) calendar days from the date of your request** to verify your eligibility. We will notify you in writing within that window whether your refund is approved and being processed, or denied, and why. You agree not to initiate a chargeback or payment dispute during this review period.

c. Processing. Approved refunds are issued to the original payment method within five to ten (5–10) business days after approval. Your bank may take additional time to post the credit. Access to all Program materials, communities, and calls is revoked immediately upon approval, and any remaining installments on a payment plan are cancelled.

We commit to reviewing every request fairly, in good faith, and on its merits.

3. Eligibility conditions

A guarantee is a commitment that the material works when it is used — it is not a free trial. To be eligible for a refund under a written guarantee, you must demonstrate that you **used the Program in good faith and it did not work for you**. We may request evidence of this, which may include completed worksheets, submitted assignments, implementation screenshots, or a record of questions asked in the community or on calls.

4. Circumstances that are never refundable

Regardless of any guarantee, refunds are not available where:

- the request is made **more than seven (7) calendar days** after purchase;
- you have **substantially consumed the Program** — including accessing a material portion of the content, downloading templates, scripts, or resources, attending live or group coaching calls, or receiving individual feedback, review, or support from our team;
- you are dissatisfied with your **results**, revenue, or sales rather than with the delivery of the Program (see Section 5);
- you simply **did not use** the Program, did not have time, changed your mind, or changed your business direction;
- your **financial circumstances changed** after purchase;
- you were **removed or banned** for violating our Terms of Service or community conduct rules;
- the purchase was for a **live event, challenge, or limited-seat cohort that has already begun**, or for a bonus, ticket, or done-with-you service that has already been delivered;
- the purchase was made through a third party, affiliate, or reseller who holds the customer relationship, in which case their policy governs; or
- you have previously received a refund from us on any product.

5. Results are not guaranteed — and dissatisfaction with results is not grounds for a refund

We do not guarantee any income, revenue, sales, or business result, and we state this clearly before every purchase. Our Programs are coaching and education. They teach skills that give you the *potential* to earn more. They do not promise that you will make millions of dollars, thousands of dollars, or any amount at all.

Results vary from client to client and depend on factors outside our control, including your effort, consistency, capital, market, timing, and whether you actually do the work the Program asks you to do. Testimonials and case studies we publish are individual results, are not typical, and are not a promise of your outcome.

Because this is disclosed to you before you buy, **not achieving a particular financial result is not a defect in the Program and is not grounds for a refund.** Once you are actively using the Program — showing up to calls, receiving coaching, and getting help from our team — you have received the value you purchased.

6. Subscriptions and memberships — each billing period is separately earned

a. Access is delivered in advance, not in arrears. When you start a subscription or membership, you receive immediate access to the **full program** for that billing period — the complete training library, the private community, live and group coaching calls, and team support — at the **beginning** of the period. You are not paying at the end for something you have already consumed; you are given everything upfront and you consume it as you choose.

b. Each recurring charge is a separate, completed transaction. Every billing period stands on its own. When a charge posts, we grant a new period of access, and that charge is **fully earned by us the moment access for that period is made available to you**. A subscription is therefore not one open-ended purchase that can be unwound later — it is a series of individually delivered purchases, each one final on delivery.

c. Cancellation works forward, never backward. You may cancel at any time before your next renewal date, and cancellation stops all future charges. Cancellation takes effect at the end of the current paid period. It does **not** refund or prorate the current period, and it does **not** reach back to any earlier period.

d. Prior charges are final and are not disputable. You agree that every charge for a billing period in which access was made available to you is **final, fully earned, and not subject to refund, credit, proration, or dispute** — whether or not you logged in, watched the content, attended the calls, or participated in the community during that period. **Non-use is not non-delivery.** Holding a seat that others could not have is itself the value you purchased.

e. Billing questions must be raised promptly. If you believe a charge is incorrect, duplicated, or unauthorised, you must notify us at support@boutquestars.com within **seven (7) days of that charge appearing on your statement**. Charges not questioned within that window are deemed reviewed and accepted by you. Continuing to hold access after a charge posts is an affirmation of that charge.

f. Retroactive disputes are a material breach. Requesting a refund of, or initiating a dispute on, charges from earlier months while you continued to hold and use access is not a valid refund request and is a material breach of our Terms of Service. Section 8 applies in full to any such dispute.

g. Payment plans are not subscriptions. A payment plan is a financing accommodation for a single purchase. Access does not become free once payments stop. If you stop paying we may suspend access and pursue the remaining balance, and cancelling a plan is not a refund and does not reverse amounts already paid.

7. How to request a refund — official channel only

All refund requests must be submitted in writing to our admin team at support@boutiquestars.com. This is the only official channel and the only method that constitutes a valid request.

A request made through any other channel is not a refund request and does not start the seven (7) day clock. This includes direct messages on any social platform, comments on posts or ads, text messages, posts or replies inside our community or course platform, statements made on a live or group call, verbal requests, and messages sent to a coach, moderator, affiliate, sales representative, or any other email address. Coaches, moderators, affiliates, and sales representatives **have no authority** to approve, deny, promise, or waive a refund on our behalf, and any such statement is not binding on the Company.

Send your request from your purchase email with the subject line **“Refund Request”**, and include:

- your full name and the email address used at purchase;
- the product name, purchase date, and order or receipt number;
- the reason for your request; and
- a brief description of what you implemented and where you got stuck.

We will acknowledge receipt and return a written decision within seven (7) calendar days of a valid request. If you do not receive an acknowledgement within 48 hours, it is your responsibility to resend, as delivery failures and spam filtering are outside our control.

8. Chargebacks

Contact us before contacting your bank. We handle refund requests quickly and fairly, and we would rather resolve an issue directly than through a card network. You agree to submit a written request through the official channel in Section 7 (support@boutiquestars.com) and to allow our seven (7) day review period to run before initiating any chargeback, dispute, or payment reversal. A complaint posted in a community, sent by direct message, or raised on a call is not a refund request and does not satisfy this requirement.

A chargeback filed on a delivered digital product — particularly one that has been accessed, consumed, or attended — without first using this process is a **material breach of our Terms of Service**.

If a chargeback is filed, we will: (a) permanently terminate your access to all Programs and communities; (b) submit to your bank and the card networks the complete record of your purchase and use — including your checkout acceptance of these policies, IP address and timestamps, login and access logs, content viewed, downloads taken, call attendance, community activity, and all support correspondence; (c) seek recovery of the disputed amount, all dispute and chargeback fees assessed to us, and our costs of collection including reasonable attorneys' fees; and (d) refer any unpaid balance to a collections agency.

You expressly consent to our disclosure of these records for the purpose of responding to your dispute.

9. Contact

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This Policy is incorporated into our Terms of Service. Where the two conflict on refunds, this Policy governs. The version in effect on your purchase date applies to that purchase.