

RETURN AND REFUND POLICY

Bright Beginnings Financial & My Financial Dominance

Effective Date: February 15, 2026

NO REFUND POLICY

ALL SALES ARE FINAL. NO REFUNDS WILL BE ISSUED UNDER ANY CIRCUMSTANCES.

Bright Beginnings Financial and My Financial Dominance ("the Company") maintain a strict no refund policy for all services, products, programs, consultations, courses, memberships, and any other offerings. By making a purchase, you acknowledge and agree to this policy.

1. WHY WE HAVE A NO REFUND POLICY

Our no refund policy exists because:

1. **Immediate Access to Proprietary Systems:** Upon purchase, clients receive immediate access to our proprietary frameworks, systems, templates, educational materials, and intellectual property. Once this information is accessed, it cannot be returned.
2. **Services Begin Immediately:** Our team begins work on your behalf immediately upon payment, including enrollment processing, account setup, resource allocation, consultation scheduling, and strategy development.
3. **Digital Information Products:** The nature of digital information, educational content, and consulting services means they cannot be "returned" once delivered or accessed.
4. **Time and Resource Investment:** Our team invests significant time, expertise, and resources in customizing strategies and delivering value from day one.
5. **Business Protection:** This policy protects our business from individuals who attempt to access valuable information and then request refunds, which constitutes theft of intellectual property.

2. NO EXCEPTIONS TO THIS POLICY

Refunds will **NOT** be granted for any reason, including but not limited to:

6. Change of mind or buyer's remorse
7. Personal financial hardship or inability to afford payments
8. Failure to attend scheduled consultations or utilize services
9. Dissatisfaction with results, pace of progress, or outcomes
10. Lack of time, motivation, or effort to implement strategies
11. Personal circumstances, emergencies, or life changes

12. Medical issues, family matters, or relocation
13. Conflicting advice from other professionals or family members
14. Technical difficulties accessing client portal or materials
15. Claims that services were not as described or expectations were not met
16. Decision to work with a different company or advisor
17. Duplicate or accidental purchase
18. Unauthorized use of credit card by family member or third party

3. YOUR RESPONSIBILITY BEFORE PURCHASE

Before making a purchase, it is your responsibility to:

19. Carefully review all service descriptions, program details, pricing, and deliverables
20. Read and understand our Terms of Service, Privacy Policy, and this Return Policy
21. Ask any questions you have before completing your purchase
22. Ensure you have the financial means to complete payment, including all installments if on a payment plan
23. Verify that you have the time, commitment, and willingness to engage fully with the program
24. Understand that your success requires active participation, implementation, and personal effort

By completing your purchase, you confirm that you have done all of the above and made an informed decision.

4. CHARGEBACKS ARE STRICTLY PROHIBITED

INITIATING A CHARGEBACK IS A VIOLATION OF THIS AGREEMENT AND CONSTITUTES FRAUD.

By purchasing services from the Company, you explicitly agree **NOT** to initiate any chargeback, payment dispute, or reversal with your bank, credit card company, PayPal, Stripe, or any other payment processor.

Understanding Chargebacks: A chargeback occurs when you contact your financial institution to reverse a charge. This is intended for fraudulent transactions or unauthorized charges. Since you are voluntarily purchasing our services and receiving immediate value, requesting a chargeback is inappropriate and fraudulent.

5. CONSEQUENCES OF FILING A CHARGEBACK

If you file a chargeback or payment dispute, the following actions will be taken:

25. **Immediate Termination:** Your access to all services, programs, client portals, materials, consultations, and support will be immediately and permanently terminated.
26. **Legal Action:** We will pursue full legal action to recover the disputed amount plus additional damages, legal fees, court costs, and collection expenses. You will be liable for all costs associated with disputing the fraudulent chargeback.
27. **Credit Bureau Reporting:** The fraudulent chargeback may be reported to credit bureaus as a debt obligation, which can severely damage your credit score and creditworthiness for years.
28. **Chargeback Dispute Fee:** You will be charged a chargeback dispute fee of \$500 or the full amount of the original purchase price (whichever is greater) to cover the administrative costs of responding to the fraudulent claim.
29. **Collections:** The debt will be referred to a collections agency, and you will be responsible for all collection fees and costs.
30. **Permanent Ban:** You will be permanently banned from all current and future services, programs, and events offered by Bright Beginnings Financial and My Financial Dominance.
31. **Public Record:** Depending on legal outcomes, the fraudulent chargeback may become part of public court records.

6. PROPER DISPUTE RESOLUTION PROCESS

If you have any concerns, questions, or issues with your services, you **MUST** contact us directly before taking any other action:

Email: support@brightbeginningsfinancial.com

Phone: [Your Business Phone Number]

We are committed to client satisfaction and will work with you to address any legitimate concerns. However, addressing concerns does not guarantee a refund, as our no refund policy remains in effect.

7. PAYMENT PLANS AND OUTSTANDING BALANCES

If you are on a payment plan:

32. You remain obligated to pay the full amount owed, regardless of your level of engagement with services
33. Failure to make scheduled payments will result in suspension of services, but does not relieve you of the debt obligation
34. You cannot cancel a payment plan to avoid paying the remaining balance
35. Initiating a chargeback on any installment payment will result in the full remaining balance becoming immediately due and payable
36. Late payments will incur late fees and interest charges as outlined in our Terms of Service

8. EDUCATIONAL PROGRAMS AND COURSES

For all educational programs, courses, masterclasses, and webinars:

37. Access is provided immediately upon payment
38. No refunds will be issued, even if you do not complete the program or access the materials
39. Your success depends on your personal commitment and implementation
40. We provide the education and tools; you are responsible for taking action

9. CONSULTATION AND DONE-FOR-YOU SERVICES

For consultation packages and done-for-you services:

41. Services begin immediately upon payment with enrollment processing and resource allocation
42. You must attend scheduled consultations or reschedule according to our policies
43. Missed appointments without proper notice may forfeit that session with no refund
44. Implementation services require your active participation and provision of necessary information
45. Refunds will not be issued if you fail to provide requested information or participate in the process

10. TECHNICAL ISSUES

If you experience technical difficulties accessing materials or services, contact our support team immediately. We will work to resolve any legitimate technical issues promptly. Technical issues do not constitute grounds for a refund, but we will ensure you receive the access you paid for.

11. MODIFICATIONS TO THIS POLICY

The Company reserves the right to modify this Return and Refund Policy at any time. Updates will be posted with a revised effective date. Your continued use of services after modifications constitutes acceptance of the updated policy.

BY COMPLETING YOUR PURCHASE, YOU ACKNOWLEDGE THAT YOU HAVE READ, UNDERSTOOD, AND AGREE TO THIS NO REFUND POLICY.

ALL SALES ARE FINAL. NO REFUNDS. NO CHARGEBACKS.

CHARGEBACKS WILL RESULT IN LEGAL ACTION AND CREDIT REPORTING.