

# **Refund Policy**

At CapitalGuide, we are committed to providing a high-quality educational service. This Refund Policy outlines the conditions under which refunds may be issued for purchased educational packages and access to paid materials on our platform (hereinafter referred to as the "Platform," "We," "Company").

## 1. General Principle

A refund is possible only if the user has not accessed any paid materials, and the refund request was submitted within 24 hours of payment.

If access to paid content has already been granted, a refund is not possible—regardless of when the request was made.

### 2. Refund Conditions

You may request a refund if all of the following conditions are met:

- The request was submitted no later than 24 hours after payment;
- You have not accessed any paid lesson, test, or material;
- The payment was made directly through the official website https://capitalguide.pro;
- You have provided accurate information to identify the transaction.

### 3. Grounds for Refund Denial

Refunds will not be issued if:

- You have accessed at least one paid material;
- More than 24 hours have passed since the payment;
- Access was granted via a promo code or as part of a limited-time promotion;

• The reason for the refund is subjective (e.g., "changed my mind," "wasn't what I expected," "didn't like it").

## 4. How to Submit a Refund Request

Please send your refund request to:

info@capitalguide.pro or via the feedback form on the website.

### Please include:

- The name and email used for the payment;
- The date and time of the payment;
- The reason for the request.

We will process your request within 3 business days and contact you via email.

### 5. Refund Method

If the refund is approved, the funds will be returned to the original payment method, minus any applicable payment system fees.

### **6. Policy Changes**

We reserve the right to make changes to this Refund Policy. The current version is always available on the website.